

# ATURDAY DIGHT



ESTABLISHED

TORONTO, CANADA, NOVEMBER 12, 1927

GENERAL SECTION 1 to 12

FINANCIAL SECTION 13 to 24

WOMEN'S SECTION

## The FRONT PAC

Canadians **Tourists** 

An elaborate document recently issued by Mr. R. H. Coats, the Dominion Sta-Must Not Rob tistician, reveals the fact that the tourist business is to Canada an "intangible asset" of enormous value. Based

on a scientific-consideration of hotel, immigration and other returns in 1925 and 1926 Mr. Coats' deductions show that only two other factors in Canada's social and industrial life bring more revenue into the country,-the pulp and newsprint industry and the motor manufacturing industry. Exact estimates are more difficult to obtain than in ordinary lines of commerce, but there is little reason to doubt Mr. Coats' conclusions, and the figures for 1927, so far as known, tend to emphasize them.

The enormous value of the tourist trade to Canada being thus demonstrated, a warning has been issued by the Department of the Interior at Ottawa which in plain terms means,-Don't kill the goose that lays the golden The Natural Resources Intelligence Service conducted by the Department is doing a magnificent work in furthering the cause of attracting tourists to Canada which augments that performed by the great railroad corporations and some of the provincial governments. The service officials correspond with thousands of residents of the United States each year, and supply them with maps and information for use in their travels in this country, department hears from many who have benefitted by this service and finds them for the most part satisfied with Canadian hospitality and willing to make allowances for unavoidable conditions when they arise. The chief complaints are with reference to the lack of suitable accommodations, a matter which should remedy itself in time, and "overcharging", a vice rather deeply rooted in human nature. It appears that Canada possesses a goodly number of cross-roads sharpers whose motto is "Soak the tourist". (The words are ours not the Government's). Sometimes a lone garage will charge \$5 for a repair that does not justify a payment of more than 50 cents, and New York hotel prices are charged for very shabby accommodations. The President of a New York State bank in writing the Department recites complaints he has heard and adds "You have the people coming this year and if you wish this to continue they (Canadians) had better curb their avar-

The Department believes that overcharging is largely a recent development and holds that unless it is checked up with sudden and ceaseless vigilance it will militate serious ly against the movement of tourists into Canada. It suggests that municipal officials and merchants should take an active interest in seeing that visitors get a square deal in the matter of prices, and that visitors themselves should not hesitate to report glaring cases of extortion. This is a matter in which the weekly newspaper press in all the tourist districts of Canada,-the publications which reach the chief offenders,-can render effective service by means of plain speech and moral suasion.

Montreal's Building Record

For the first ten months of this year the building permits granted in Montreal, which totalled \$38,915,663, exceeded in value those for the whole of any previous year. Thus, with two

months still to run, they are certain largely to exceed \$40,000,000 for the whole year. Those for 1926, which had previously "hung up a record," were a good deal behind this figure—a total of about \$31,720,000, in fact—while for 1925, the year of the next highest figures, they were of the value of something just over \$25,500,000. Certainly, building is going ahead by leaps and bounds in Montreal. The same is true of various other activities in the city, and notably of those associated with Montreal Harbor, where all previous records, both of grain receipts and of grain deliveries, have been already broken this year.

Bourassa A postle of Disunitu

It is high time that Henri Bourassa quit playing with the "Papineau gun." No doubt it is a harmless enough weapon nowadays, but it is not pleasant to see anyone pick up a

fire-arm, however antiquated, and start pointing it at others. Mr. Bourassa is no longer a child, however immature his thoughts may seem; as a matter of fact he will be sixty years old next year; and he is certainly old enough to know better than to make speeches based on the thought that the destiny of Canada may be civil war.

This summer and autumn a very large number of prominent men from Eastern Canada visited the West. Nearly all were filled with a feeling of pride and elation at the evidences of solid progress, prosperity and enterprise visible on every side. They found many indications that the myth of a natural antagonism between East and West was fading away. They found pride in what had been accomplished by Canada as a whole in the sixty years of Confederation, as deeply rooted there as in the East. But lagging along in the procession of visitors was Mr Bourassa; and apparently everything which inspired patriotic Canadians with sentiments of friendship and optimism only served to increase his gloom and inexorable discontent. The success of Canadians in creating fine cities and countrysides abounding in plenty, out of what was at the time of his birth a vast wilderness, aroused no answering chord of enthusiasm in his breast. The reaction in his mind was that some day the East might have to oppose the West by force of arms.

Here is an extract from a speech delivered by Mr. Bourassa at Calgary:

"If unity in the diversity which makes up the Can adian people is ever found to be impossible, it would be better to separate than to fight. Confederation has been founded on the principle of free association among peoples, and if, for instance, the West of Canada at some future time, because it has the majority of population, sets out to dominate the East, then it would be better to dissolve the tie rather than repeat the civil war experience of the United States."

The mind which can see in the growth and progress of



## TWO FAMOUS BRITISH PAINTERS

Frank Brangwyn (seated with his dog) and James Kerr Lawson, at the former's country place, "The Jointure Ditchling, Sussex, England. The names of these famous painters are very well known to Canadians. Mr. Lawson was reared in Toronto, Canada, and in his younger days had a studio in that city. He has many relatives in this country, though he himself has long resided in London, and much fame has come to him in recent years. Two of his noblest mural pieces hang in the Senate Chamber at Ottawa. Mr. Brangwyn is recognized as one of the greatest living painters and his paintings are often seen in this country. One of his finest mural pieces, an allegory of the Great War, is to be seen in the magnificent Manitoba Parliament Buildings at Winnipeg.

the West only a portent of civil war is certainly sinister and perverted. In Mr. Bourassa's willingness to play with the thought of separation by peaceful means or otherwise, it is easy to discern that the wish is father to the thought. Evidently his disposition is more soured than ever at the thought that Confederation has been in the main a great success. Mr. Bourassa reminds us of radio. It is a great and wonderful invention, but the stuff that comes over it too often puerile and depressing. Mr. Bourassa is said to be one of the most finished rhetoricians of our land, but his rhetoric is usually the vehicle of thoughts senile in their stupidity and mischievous in intent.

"Insulting" Conservative Delegates

This journal's withers are unwrung by the charge that it "insulted" the recent Conservative convention Winnipeg because it spoke in no very polite terms of the delegates who

the arguments contained in Rt. Hon. Arthur Meighen's defence of his Hamilton-Bagot speech two years previously. SATURDAY NIGHT still maintains its view that the individuals who indulged in this form of demonstration were 'adult hoodlums"; and it offered the best available excuse for them when it suggested that they "had been enjoying too much of Winnipeg's hospitality". Several correspondents who seem to regard grotesque noises as a legitimate expression of opinion have written on the subject, and the Windsor "Tribune", characterizing the speech of Mr. Ferguson as an "unwarranted attack" on Mr. Meighen, says that SATURDAY NIGHT practically insulted the entire convention when it criticized the brawlers. The fact of the matter is that the attack on Mr. Meighen's views as to what Canada should do in case of another war, was not unwarranted, and that Mr. Perguson had just as much right to state his position as had Mr. Meighen. This was especially the case since he had already, two years previously, made the same representations to Mr. Meighen in endeavoring to dissuade him from the folly of making a declaration of policy which none of the latter's best friends has ever tried to defend. Hostile as was the momentary attitude of the convention toward Mr. Ferguson, the reactions from his brief utterance have been of the best. since they have cleared politics of an issue at once contentious and futile.

"boo ed" and hissed Hon. Howard Ferguson for repudiating

Those who have the honor of Mr. Meighen's acquaint ance and friendship are perfectly well aware that his own attitude toward the type of disturber who "boos" public men is precisely the same as that of SATURDAY NIGHT. He knows that such ebullitions of enthusiasm are not merely valueless but degrading to the assemblages in which they take place. He was himself "boo-ed" in Massey Hall in 1921 and burned in effigy in front of its portals; and the words of SATURDAY NIGHT on that occasion were not less drastic than its recent utterances. Incidentally the episode

gave him increased strength in the city of Toronto, Every prominent man in Canadian politics has been "boo-ed" at one time or another, and would have been a fool indeed had he chosen to regard it as a worthy or intelligent expression of public opinion. The men who really insulted the Winnipeg Convention were those who temporarily made it a bear garden, and happily for the credit of the country the brief episode was the only symptom of disorder.

Sentences For Laurier

In the Assize Court at Montreal, the other day, Ameen Lawand, proprietor of the Laurier Palace Theatre, at Theatre Case which the fire and panic, resulting in the deaths of eighty-seven children.

took place on the 9th January last, and two employees of the theatre, named Arie and Bazezy, were all found guilty of manslaughter, in connection with the tragic occurrence Mr. Justice Wilson, the presiding judge at the trial, sentenced the proprietor to two years' imprisonment in the penitentiary, and the two employees to twelve months

The judge, in passing sentence, emphasized the fact that the municipal by-laws regarding the breadth of staircases and the number of persons permitted to be allowed in the theatre at one time, so as to avoid congestion and crowding of the aisles and so forth, had been violated by the defendants, as had also the Quebec law forbidding all persons in charge of a motion picture hall to receive in any manner whatsoever, for performances, minors of an age of less than sixteen years, unless accompanied by their father, mother, tutor, preceptor, or guardian specially authorized by their father or mother. But, so far as we are aware, the judge made no mention of any violation of the law having taken place by reason of the fact that the theatre in question was open on a Sunday. As a fact, the day on which the disaster occurred was a Sunday.

It was represented by the defendants, at their trial, that other establishments of the same kind were infringing the law and by-laws referred to in the same way as they had done, and to the knowledge of the authorities. The judge, however, remarked that this contention had failed to carry weight with the jury, and that it ought not to carry any weight. At the same time, he issued a not obscure warning that others who have infringed, "and may be yet infringing," the law and by-laws ought to watch their step for the future. This much-needed warning will receive the thorough-going commendation of public opinion. Not only in Montreal, but all over the country. laws and by-laws framed to secure, so far as may humanly be possible, the safety of audiences at places of public entertainment, ought to be observed with the utmost strictness. Further than that, they ought to be enforced with the utmost strictness, too.

If a disaster, such as that at the Laurier Palace Theatre takes place, and it is shown clearly that it would not have

taken place but for laxity of enforcement of the laws and by-laws designed to ensure public safety, then the moral guilt of those on whose shoulders the responsibility may be fairly placed for proper enforcement thereof is scarcely of less magnitude than the legal guilt of those in charge of the operation of the place of amusement where the disaster occurs. For whatever reason, it is notorious that such salutary and essential laws and by-laws are not enforced. in many places, with the necessary strictness. This terrible holocaust of the innocents at Montreal ought not only to make the officials charged with their enforcement more conscientious in their work, but it should also make the public more vigilant to see that they do it. As Mr. Justice Wilson observes, "In these days of ruthless hunting after money and gain in every form, the inestimable value of human life is too easily forgotten." The words have a far wider application than merely to tragic happenings of the kind we are discussing.

Of Maritime Fisheries

Wide Extent It is to be feared that many Canadjans in this vast land of ours have but a vague sense of the extent and variety of Maritime Province Fisheries, and that some, when the Royal

Commission to report on them was recently appointed, privately assumed that it was to deal mainly with cod. Such is far from the case. Down the New Brunswick shore line, salmon, lobster, mackerel, herring, and cod are taken in the off-shore waters, and, for the most part, these are shipped fresh, though there are several lobster canneries that turn out a creditable product. Prince Edward Island owns the famous Malpeque oyster beds, the only ones of any consequence in Canada, and the lobster industry also flourishes on the Island, while the other fish caught there are smelts, mackerel, herring and cod. Along the north shore of Nova Scotia the fishing is of much the same kind as that in Prince Edward Islandminus the oysters-and Pictou is the shipping point for much of this district's canned lobster pack. Following along this shore, one arrives at the Straits of Canso, where is situated Mulgrave, the shipping point for Canso, one of the most important of Nova Scotia's producing Canso, as regards the bank fisheries, may be said to be "on velvet"; for, being nearer the large fishinggrounds than any other port, it puts it all over the others when it comes to production. Here the catch consists of cod, hake and haddock-compendiously known as "ground fish"-which are shipped fresh and smoked to the Canadian market, or salted for the salt fish consuming centres, where "a man can raise a thirst", as Kipling has it. Some canning of cod and haddock is also done at Canso, and a factory there utilizes the skins and bones of the cod in the manufacture of a glue warranted to "stick everything but the buyer"

From Canso to Halifax fish are found all the way. But the last named city is a regular concentration point for the industry. It is important from the point of view of production, but much more so from that of distribution. Nova Scotia fresh fish, either as caught, or filleted, or made into the toothsome finnan haddie, are renowned far and wide, and to Halifax, as a distributing centre, this fish comes from all along the shore. The canned lobster industry is also concentrated there and from its warehouses go salt and dried fish to far countries. Then, going along the south shore. Lunenburg, far-famed for its salt fish, is reached. This town is the centre of the deepsea fishery. Three times a year does the Lunenburg fleet fare forth to the deep-sea fishing grounds lying off Nova Scotia and Newfoundland-the first trip is known as the "frozen bait" trip, the second as the spring, and the third, which ends with the close of September, as the summer trip. The Lunenburg fleet consists of schooners, and it is the custom, as inexorable as the law of the Medes and Persians, to salt down each day's catch in the hold of the vessel and the total, on arrival at Lunenburg. "the haven where they would be", is dried on racks in the sun. Thereafter it travels to the West Indies or elsewhere where it may be esteemed.

Along the south shore from Lunenburg are located the first fish centres of Lockport, Liverpool, Shelburne and Yarmouth, at which places the catch includes cod, halibut, haddock, hake, salmon, mackerel, smelts, lobsters and her The lobsters are mostly marketed in the United States-being a delicacy, our friends to the South are will ing to let they come in duty-free-but the tariff barrier the U.S. imposes on the other species are too high for any poor fish to jump, so they are shipped, via Halifax, to the Canadian market. Numerous small villages, each with its fleet of little boats, are located on the Nova Scotia shore as one goes into the Bay of Fundy and reaches Digby, a great shipping point for fresh fish, such as cod. hake, pollock, haddock and herring. St. John, famous (among other things) for its sardine industry - its product is the equal of the finest that Norway can boastis across the Bay, and from this city goes also the salted alewife, as well as salmon and shad from the river

20

Queen Marie of Rumania has for Radical some years been wearing her heart on Thoughts from her sleeve and taking the world into Queen Marie her confidence on many subjects from bobbed hair to conjugal bliss. Recent ly she published an article in a Rumanian magazine which contained the statement that "Royal blood is a curse Few can help asking themselves how far Queen Marie would have gotten in her progress toward world celebrity if she had not boasted royal blood, but perhaps after all she is one of those women who would sooner live in a cottage and bake her own bread than write syndicate letters for United States newspapers. When one recalls the struggles, triumphs and tragedies of Royalty during the past thirty years it is clear that there are good grounds for her contention. Indeed, one need only read the historical plays of Shakespeare to realize that royalty has always had a pretty tough time of it. Let the reader look up old files of the "Graphic" and the "Illustrated London News" and scan the pictures of visiting royalty at great events like Queen Victoria's two jubilees and the wedding of King George and Queen Mary, and then recall what happened to a large number of the celebrities depicted, the children especially, and he will poignantly realize the hazardous life of royalty in Europe in our

King Alfonso of Spain is generally regarded as a

more or less care-free person, but he has had one or two hair-breadth escapes and not long ago he told an interviewer that royalty is not a vocation one would voluntarily choose. Nevertheless certain royal figures of the English line have seemed to enjoy themselves. As an English commentator has pointed out, King Edward gave the impression that he thoroughly liked the "king business'. There is little doubt that Queen Elizabeth enjoyed her office and this was partly the secret of her popularity with her people despite the uncertainties of her temperament. It is said that the Stuart princess Mary II, wife of William of Orange, almost scandalized her court by the romping fun she took out of her duties and her uncle, Charles the Second, found many agreeable relaxations despite the difficult times in which he lived.

The world will not know until years have elapsed whether King George likes being King or the Prince of Wales likes being Heir Apparent. Perhaps the latter when he is being pestered by reporters and other inquisitive persons during his visits to Canada wishes he were merely a simple rancher, and perhaps the King for the old naval days of his youth; but at any rate both father and son are adepts at making the best of that "estate to which it has pleased God to call them" We read of King George thoroughly enjoying himself as flower salesman at a garden party held at Balmoral Castle, to clear the debt off a Scottish benevolent institution, Crathie Hall; and of Queen Mary blithely disposing of soap for the same good end, with other members of the Royal family having a lively time in the same way. One thing is certain, whether royal blood is a curse or not, that royalty covets the privilege of being really human whenever circumstances permit.



## Osteopathy Misrepresented

Sir .- I know that accidents will happen on the best of regulated papers, so under the circumstances I am not surprised that a newsy, fanciful address of Dr. Fischbein of Chicago, in which Osteopathy is classed with Chiropractic and certain cults, should be published on your Insurance

The material contained therein is far from the truth as a good many of your friends can vouch, and it is an injury to a professional group that is entirely uncalled for. At the present time Osteopathic Physicians are acting as examiners for not a few insurance companies. This profession is for not a few insurance companies. This profession is recognized in British Columbia and Alberta and occupies the same status as members of the so-called regulars, and it won't be long now before legislation will be extended in other

provinces giving similar privileges.

In practically every State in the United States we hold this privilege. In the State of Michigan I have full privileges as Osteopathic Physician and Surgeon with any members of the allopathic group, but as yet such privileges have not been extended to us in Ontario.

been extended to us in Ontario.

Enclosed is a comparative statement made over the signature of the Registrar of the College of Physicians and Surgeons in Alberta, showing the educational requirements for the practise of Medicine and Osteopathy to be almost identical in hours of fundamental studies in the Art of Healing, Medicine, 7,068 hours; Osteopathy, 7,078 hours. In contrast Chiropractic, as taught at its chief establishment. ontrast Chiropractic, as taught at its chief establishment, he "Palmer School," Davenport, Ia., calls for but 495 hours such study.

HUBERT POCOCK.

### 20 Christian Science Doctrine

Editor, SATURDAY NIGHT.

Sir -In the issue of October 29, under the heading and Parliament began. Of the funds subscribed for religious purposes, 17,000 pounds remained, a sum which Parliament seized, and out of which one of the regiments was paid.

My critics, one and all, seem to remember their "histories" far too well and to know their history far too little. They ignore the fact that St. Paul's Cathedral suffered

Editor, Saturday Night.

Sir.—In the issue of October 29, under the heading "Fads and Quackery in Medicine and Healing," a reference is made to Mrs. Eddy, the discoverer and founder of Christian Science, as having "derived," evidently meaning derived Christian Science from Phineas Quimby. As this is decidedly incorrect and misleading to many of your readers, this brief correction is respectfully submitted.

The discovery of Christian Science is absolutely disassociated from any experience Mrs. Eddy may have had with Phineas Quimby, who, as the article clearly Indicates, practised personal magnetism or mesmerism. Christian Science is not derived from, is not based on, does not include, and in fact is directly opposite to this and numerous other so-called systems of healing based wholly on the human or carnal mind, which the Bible refers to as "emity against God." Christian Science is founded on the Bible, and especially on the words and works of Christ Jesus. Not the carnal mind, but the divine Mind, used as a synonym, for God, is the healing influence. Christ Jesus, the most successful healer the world has ever known, practised and clearly expressed this divine healing Frinciple. Christian Scientists are earnestly striving to obey his command to "preach the gospel and heal the sick" by consistently following his example. The abundant fruitage aecompanying this absolute rellance on God is commensurate with Christ Jesus' promise, "He that believeth on me, the works that I do shail he do also; and greater works than these shall he do; because I go unto My Father."

ARTHUR E. BLAINEY, Christian Science Committee on

ARTHUR E. BLAINEY

Christian Science Committee on Publication for Ontario.

## Scots Names for Newcomers

Editor, Saturday Night, Sir.—May I be allowed a small space in your paper now so well known and received. My intentions are good whatever

We have in this Great and Glorious West a great many

we have in this Great and Glorious West a great many so-called foreign settlements—Russian, German, Swedish, Pollsh, etc. Why should this be; calling them by the name of the countries they hall from does not bring them together; but simply assists to keep alive the fact that they are foreigners—a nasty name in a new wonderful country spells

foreigners—a masty name in a new wonderful country spells neighbourly distrust.

If a "White" newcomer desires to reside here, because it is a better country than that of his birth, conditions for earning a livelihood easier too, then why not, as a special favor and honor, not just for his sake, but for that of the children, the future Canadians, why not directly they have been accepted and after they have sworn allegiance, why not give them a "nationality" as Canadians or British, and present him free gratis and for nothing a British sounding name—an equivalent in English of his own Russian, etc., handle?

name—an equivalent in English of his own Russian, etc., handle?

If these immigrants were taken in hand by a special Dominion Government Christening Board and supposing, for instance, the prospective candidate's name was Iyan Schrowliscky then call him by the equivalent in Scotch—"I. Macdonald" or "Ivan Schrowbliscky Macdonald"—I. S. Macdonald born in Russia. There is an English or Scotch rendering for all these names. Wroblesosky in English is Davidson. Slovakiskchuck in Scotch is McIntosh.

These fine people came to "Paradise," which is Western Canada, to live and be happy, so call them Canadians, give them a Canadian name, a British Flag, and a Hello Brother, and in 25 years there will be less foreign settlements. Annie Macdonald will then find it easier to marry and assimilate under that name than under the name of "Annie Shrowbelesikey." Get rid of the foreign name.

Our Gracious King—Edward VII—changed his name from Guelph to Windsor, and God bless him for it. Why? Because he wanted to be 100 per cent, British whatever his great-grandparents might have been.

Yours, etc.,

Calgary, Nov., 1927.

Yours, etc., W. J. ALDRICH. 20

Many Fires in St. Paul's Cathedral Editor, Saturday Night.

Sir.—Rising to keep my head above the flood of protest against a so-termed inaccuracy which occurred in my article called "Looking Back on London" (October 1st), let Famous Archaeologist Canadian Born Lad

Dr. George Byron Gordon, F.R.G.S., of the University of Pennsylvania, Was a Native of Prince Edward Island.

RECENT revelations in Central American archaeological remains recall to mind the fact that a Canadian, Dr. George Byron Gordon, F.R.G.S., who died early this year in Philadelphia, was one of the most eminent of investigators in that field and had published many books on the subject. It is singular that although his death won tributes to his services in the cause of archaeology from many publications on both sides of the Atlantic, Canada has remained for the most part in ignorance of the great part one of her own sons has played in the scientific investigation of pre-historic remains in many parts of the world. At the time of his death Dr. Gordon was Director of the world-famous Museum of the University of Pennsylvania, and his end came in a tragic way. On January 29th last he, with a number of other travellers, explorers and men interested in archaeological subjects, attended a meeting to hear an account of the travels in Thibet of two sons of the late Theodore Roosevelt. At the close of the meeting he was seized with a heart attack and, falling, fractured his skull, death ensuing in a few hours. His passing was a matter of great grief to his colleagues on the staff of the University of Pennsylvania, as well as to officials of many learned and public institutions, like the British Museum, with which he had been intimately associated. One of his closest friends was another Canadian, the eminent sculptor, R. Tait Mackenzie, also on the staff of that University, and he was buried from the home of the ex-Provost of the University, and President of the Museum, Dr. Charles C. Harrison. A public tribute was paid by the present Provost, Dr. Penniman, to his achievements as explorer, anthropologist, archaeologist, author, teacher, and museum director.

The late Dr. Gordon owed his eminence entirely to his own efforts. He was one of a large family, long settled in Prince Edward Island, and was born on August 4th, 1870, New Perth, in that province. By his own labors he scraped together enough money to enter the University of South Carolina in his 19th year. In 1890 he secured admission to Harvard University and took the degree of Doctor of Science. In 1894, despite his youth, he was appointed Director of the Harvard University Expedition to Copan (Honduras) in Central America, a district notable for its remains of the early Aztec and Maya civilizations. He remained in Central and South America for over six years and the fruits of his explorations are to be found in several books, "Prehistoric Ruins of Copan," "Researches in the Uloa Valley," "Caverns of Copan," "The Hieroglyphic Stairway at Copan," "The Serpent Motive in Ancient Art" (the latter a study in comparative archaeology), and "The Book of Chilam Balam of Chumayel."

From the time of his return until his death he was associated with the University of Pennsylvania and its Museum. In 1903 he was made Curator of the American Section of the Museum, and also became one of the professors of Anthropology. In 1910 he became Director of the Museum, which with vast endowments carries on great exploratory activities, especially in Biblical lands. Under his able direction and wise supervision, buried cities and sites in Mesopotamia, Egypt, Crete and Palestine yielded up their secrets, and he had much to do

The offending paragraph reads as follows:

After the Fire, King Charles the First decided to relid the Cathedral and accepted the plans of Inigo Jones.

but the work was stopped when troubles between the King

no less than five devastating confiagrations, and that the fourth (1561) was particularly important to the specialist by reason of the fact that it destroyed the wonderful wooden

steeple which was at that time the loftiest in England-130

feet higher than the Salisbury spire, and 164 feet higher than the cross creating Wren's dome! Moreover, it ruined the bells, which crashed into the building, and consumed the high-pitched roofs of nave and choir, leaving the Cathedral

"After the fire," I repeat, "Inigo Jones had his chance n Charles I reigned."

when Charles I refgned."

Before Jones' proposed restoration a new roof and other repairs sufficed to set the edifice again in order. "Queen Elizabeth contributed a thousand gold marks towards the good work, and the worth of another thousand in timber... So swiftly was the work done that on Nov. 1st, in that same year (1561) it was completed... But never again did Old St. Paul's regain its chief wonder and glory, that great central

The Great Fire of London, in 1666, to which my critics unanimously refer, and to which they assumed I also referred, is not universally considered a calamity, from the standpoint of rebuilding St. Paul's. It was rather an advantage, "for a Royal Commission had in fact, reported,

advising the rebuilding and had estimated the cost at f22,536 appointing Inigo Jones architect." The Great Fire saved the trouble of demolishing the Cathedral.

Its history from Wren's period is too well known to need

THE LATE NORMAN S. RANKIN

A newspaper man and magazine writer of long exper-ience who died recently at Hudson Heights, Que.

The book from which I have quoted is called "Queer

me like the youthful school-boy, say \_\_"Please, teacher, it's Things About London," and I feel mortally tempted to write in the book!" a companion volume called "Queer Things About Fires." MADGE MACBETH.

THE LATE DR. GEORGE BYRON GORDON, F.R.G.S.

One of the world's greatest archaeologists, who was a native of Prince Edward Island, Canada.

with recent discoveries in Ur of the Chaldees undertaken

by his institution in co-operation with the British Museum

In President Harrison's obituary tribute it was stated that

Museum was brought to its present international eminence.

To the collections obtained by exploration and excavation were added many important purchases, and Dr. Gordon

had not only the faculty of selection but of arrangement.

Among his purchases was a Chinese collection which it

is stated will ever stand as a fitting memorial to his taste

and discrimination. In addition to his Central American books he wrote two on Eastern subjects, "Baalbek" and

"The Walls of Constantinople," and there are few more

delightful books of its kind than his lighter work.

"Rambles in Old London." In London, of which he knew

every nook and corner, he maintains that civilization has

existed ever since the Bronze Age-roughly speaking, since

of his closest relatives reside in British Columbia and he

spent vacations there. A brother, J. Kelso Gordon, now a

well-known resident of Terrace, B.C., was one of the

participants in the Klondike Gold Rush of 1898. Aroused

to interest by his brother's experiences, Dr. Gordon a few

years ago paid a visit to the northwestern corner of the continent and published a most interesting book

of both general and scientific interest, "In the Alaskan

In connection with his work as Director of the Univer-

sity of Pennsylvania Museum he had a definite purpose,

which was, briefly, "to record the history of mankind." It

was said of him after his death that he was outwardly a

man of austere manner and few words, devoted entirely to

his work, but his air of reserve was sometimes penetrated,

especially when anything arose affecting the Museum, that

Nor did his native Canada fail to interest him. Some

was through Dr. Gordon's efforts that the University

Ottawa, Oct., 1927.

was literally the apple of his eye.

Wilderness."

The Late Norman S. Rankin

NORMAN SCOTT RANKIN, Editor of the bureau of Canadian Information, Department of Colonization and Development of the Canadian Pacific Railway, died on October 26th after a brief attack of pneumonia. He came of a family that has lived in Canada for the past 150 years, and was the son of the late John Rankin, mer chant of Montreal. At the time of his death he was 54. He was educated at the Montreal High School, going later to Switzerland for two years, owing to his heart having been overstrained in his devotion to athletics. Later he spent fifteen years in the West Indies, British Guiana, Cuba and Panama. While engaged for the most part in railroad work, he was also during the revolutionary years in Cuba, prior to the Spanish-American war, field correspondent for the Associated Press and gained other experience in the "Hayana Post" and Spanish papers. He wrote many magazine articles on Panama during the canal construction period.

Mr. Rankin entered Canadian Pacific service as private secretary to J. S. Dennis at Calgary in 1909 and was promoted general publicity agent for the C. P. R. department of Natural Resources in that city in 1910. During this period he was also secretary-treasurer of the Western Canada Irrigation Association. Somewhat later he was omoted to the position he held at the time of his death with headquarters in Montreal.

Mr. Rankin was an accomplished linguist, speaking French and Spanish fluently, and during the great war he went to the front as a private soldier, later entering the French Red Cross where he was commissioned as a lieutenant. Between 1916 and July, 1919, he was decorated with the French Medaille D'Honneur and Reconnaissance neighbourly distrust.

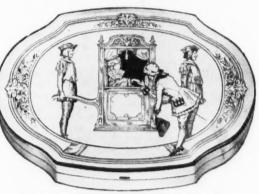
He was a voluminous author, having contributed to a large number of papers and magazines short stories, and informative articles along the lines of the material with which he was so thoroughly acquainted. In England as well as Canada and the United States he was widely

A Great Painter

 $M^{\mathrm{R.~SOLOMON}}$  J. SOLOMON, R.A., the painter, who initiated the art of camouflage in the British Army, died recently at his country house, Whitcliffe, Bichington, from heart failure, following a long illness. He was 66 years old. He was the son of Joseph Solomon, and had one son and two daughters, one of whom is married to the Hon. Ewen Montague, a brother of Lord Swaythling. He was educated privately and studied art at Hatherley's, the R. A. Schools, the Munich Academy, and the Beaux-Arts, Paris. For some years he worked in Italy, Spain and Morocco. In 1910 he was elected Vice-President of the Maccabaeans Society and President of the R. B. A. Mr. Solomon, who was a keen horseman and an accomplished rider, was promoted from a private in the United Arts Rifles (Volunteers) straight to a lieut colonelcy in the R. E. early in the war. The art of camouflage was in its infancy when in August, 1914, he was experimenting with model screens. designed to hide military movements from the eyes of the aerial scout. He first discovered the secret of camouflage



The most charming box of Assorted Chocolates



It is a brass box, 71/2 inches long, 5 inches wide, It is a brass box, 1½ inches long, 5 inches wide, 1% inches deep, with a hinged cover. The design is etched in black. An unusual keepsake—a treasure chest—a jewel or cigarette box—beautiful enough to find a welcome in the finest homes of the land, and yet within the reach of people of the land, and yet within the reach of people of the land, and yet within the reach of people of the land, and yet within the reach of people of the land, and yet within the reach of people of the land, and yet within the reach of people of the land, and yet within the reach of people of the land, and yet within the reach of people of the land, and yet within the reach of people of the land, and yet within the reach of people of the land, and yet within the reach of people of the land. moderate means. The contents is in every respect equal in quality to the attractiveness of the box and consists of the following assortment:

Brazil Nut Taffy Maple Cream Walnuts Chewy Nougat Raspberry Creams

Caramallows Cup Cakes Vanilla Creams

Orange Creams Acorns Fruit Nougat Butterscotch & Cream

all favorites of the first order.

For a Christmas, Birthday or Anniversary Gift, it is more than a present; it leaves a pleasant memory of the giver every time the box is used. Specially priced at \$3.50 each.

Mailed to any Saturday Night reader at above

## A. B. PETRIE

191/2 Bloor Street West,

by studying an aerial photograph of a Flemish village, in which he observed that one house was casting no shadow, although another house had considerable shadow. Other photographs were examined, and a vast strategic system of the enemy was laid bare.

After going to France at the invitation of the authorities, Mr. Solomon established a camouflage school in Kensington Gardens. The first order, for concealing a concentration of British guns, was received in the sum-mer of 1916. The work was completed in a day. It consisted of painting 3,500 square yards of canvas to cover twenty-four guns. This involved nearly a mile of stitching. The first tree used as an observation post was constructed and erected under the supervision of Lieut. Colonel Solomon. The exterior of the tree was real bark sewn on canvas and came from a willow in the King's Park at Windsor. It was erected on the canal north of Ypres. Mr. Solomon's art was brought to bear on the tanks, his master hand combining the colors of the landscape in the style of a French futurist.

The Gift Box Beautiful ever offered for the price.

THUS abilitie Experi Plain 1 gyrldae strong Just a for his and s acquai belong

Imp

Nover

modes The in 189 grante 1911 I

Unive



"O To Be a Biolog and Work in Fairyland!"

Volume 42, No. 52. Whole No. 1809

\$4.00 A YEAR

PRICE 10c A COPY

Impressions of the Marine Experimental Station at St. Andrews, New Brunswick By K. S. Martin

How the Squid controls his sarcolactic acid How the Hermit works his maxililiped How Nereis chews his cud As he burrows in the mud Why some Stomphias are mauve and some are red. What the Lobster eats for luncheon How the Sea Mouse curls her hair-We easily will solve and all problems that evolve And have plunged all former workers in despair.

THUS in "poetic" form did one member of the Biological Staff lay modest claim to the aims, ambitions and abilities of himself and fellow-workers at the Marine Experimental Station at St. Andrews, New Brunswick. Plain prose DOES seem rather inadequate to describe the doings of the station and its workers, who glibly talk of gyrldactylus and echinoderms in the same breath with

strongylocentrotus-drohbachiensis! But even a brief sojourn at the "Station" convinces the most timid layman that "things are not as they seem." Just as the cap and gown of the professors are laid aside. These, with other tested suggestions for improvement, for high rubber boots, corduroy breeks and "windbreakers," as they wade out and patiently dredge for plankton and shrimps or hunt for periwinkles, so on short acquaintance one recognizes any spiney-skinned sea life as belonging to the echinoderm tribe and places the flamboy ant-sounding strongylocentrotus-drohbachiensis in that modest category to which he belongs-sea-urchin.

The suggestion that an experimental station in the interests of marine life be founded, was first brought up in 1896, and after a great deal of discussion \$5,000 was tar paper so as to exclude all light; "Shade," shielded by granted for its founding by the Dominion Government in heavy tar paper from the direct rays of the sun but not 1899. For two years this first station-a floating one which otherwise protected; "Light," with no wrapping on at all. is at times referred to as the "Houseboat on the Styx"was moored off Indian Point in Passamaquoddy Bay, and cannibalistic this guaranteed sufficient food for the sur finally after several moves and sojourns of a year or so vivor, and also insured the "survival of the fittest." at different ocean points, officials agreed that St. Andrews Experiments showed that mortality was greater and more seemed an ideal location and started there in 1908. In speedy in proportion to exposure to light. 1911 Dr. A. G. Huntsman, of Toronto University, was made director of the station, a position which he still holds. From May until October picked graduates from Canadian Universities are provided with transportation and board in return for their services in making investigations and conducting experiments, set by Dr. Huntsman. In addition,



DR. A. G. HUNTSMAN Director of the Marine Experimental Station at St.-Andrew's, New Brunswick,



MARINE EXPERIMENTAL STATION AT ST. ANDREW'S, N.B. Where biological investigations of supreme importance to the Canadian fishing industry are in constant progress.

Passamaquoddy Bay is seen in the background.

sities are present, many on experiments of their own, any difficulty, always backing into the new abode and others in more of an associate sense. Among the associates" who attended this year were A. D. Ritchie, University of Manchester; A. H. Gee, of Yale; and N. J. Barrell, of University College, London, England.

The long experimental laboratory with its lavish supply of white paint and abundance of windows overlooking the estuary of the St. Croix River, and-Passamaquoddy Bay, gelatinous nether-end from the shell. with its opposite hem the State of Maine-suggests nothing so much as a huge playhouse-workshop.

Constantly running water, exceedingly slippery floors, and a distracting, motley array of curiosity-arousing glass jars, test-tubes, bottles and glass tanks of every size, shape, color and description are the first impressions caught upon entering the lab. Long white "lab" smocks enshroud the figures of those whose tender ministrations "discover" what effort the soft-shelled clam makes to get away from the suction of the red star fish when it fastens on his tummy; whether it is salinity, acidity, alkilinity, or just what, that causes rigor mortis in skates (fish, not ice); and what possible parental lapse could produce little feebleminded fishes.

Just as the Dominion Experimental Farms contribute the welfare and progress of the farmer in particular and the world in general, so the Marine Biological Station benefits the fisherman in particular and the world in general. Sometimes years of study and experiment are needed before it is proved that a certain bait is better than another, or that certain waters are not conducive to the healthy life of young fry. Situated as it is, the St. Andrews station has three distinct types of marine life at handdeep sea, fresh water and tidal water forms.

One practical example of their achievements is illustrated in the lobster canning methods, which have been practically revolutionized within the last few years upon advice of station experts. Less than ten years ago canners were having anywhere from fifteen to forty per cent. of their canned lobsters returned as unfit for consumption,

and the industry at large was suffering. Knowing that it was the Station's business to help them in such matters, without charge, some of the larger canning factories asked for Government help. Intensive study and many experiments proved-to put it in a nutshell-that scrupulous cleanliness and utmost speed in handling and canning resulted in a perfect canned product. were handed to the canners, and to-day there is an annual turnover of from three-quarters to a million dollars in the lobster canning industry, and the "returns" or "loss" doesn't run over one per cent.!

Knowing that sunlight in its germicidal action cause death to some living matter, Dr. Huntsman decided to find out whether therefore it had any lethal effect when applied to marine animals. Taking pint preserving jars, he made them into three sets, "Dark," closely wrapped in Into each jar he put lobster larvae. As the larvae are

That experiment very elaborate in detail alone proved to the packers that their system of frequently allowing a lobster catch to lie exposed on the cracking tables for anywhere from a day to over the entire week-end before attending to them was all wrong and certainly not con- be served them. The one represented fish caught that ducive to safe and sanitary canning.

Alice's trip to Wonderland pales into insignificance compared with that glimpse of the Fairyland of Science caught by any "layman" on a visit to the Station. One glass tank contains fine specimens of the lovely sea anemones, whose remarkable powers of expansion and contraction are due solely to sets of longitudinal and circular muscles which line their body walls. Science knows no greater contrast than a sea anemone expanded and the same little creature contracted. When expanded he looks like the miniature stump of a colonial pillar or a Grecian column, topped by a disc set with circles of fine tentacles. His main body may be either mauve, pink, orange or white, while the column, disc and tentacles may be quite differently shaded. When contracted he looks like a very dingy mass of worn-out Indian rubber.

Then there are the sea urchins-the porcupines of the sea-who can walk not only upon their tube-like feet but on tippy-toes, balanced on the end of their spines!

A sea rival to Lon Chaney is found in the sea cucumber. When tired of resembling a green vegetable, Master Cucumber straightens himself out and calls in all the warty protruberances of his skin until he looks like a very large worm or small snake. Next, to assure you of his versatility, he bulges and stretches alternately until he quite resembles an hour glass!

Another chap who likes to change his abode if not his appearance is the little Hermit Crab. Born without a shell of his own, he is but a month or two old when he sets up housekeeping by creeping backwards into the shell of a tiny periwinkle. As he grows his ambitions mount higher and his life is spent in exchanging one whelk, gastropod or snail shell for a still larger one. Strange to say, up plans for a quick-freezing plant which would turn out

distinguished graduates from other than Canadian Univer- although the Hermit himself makes the exchange without carrying it around with him as he crawls about-his head and shoulders exposed-no one can drag him out of the shell. No Hermit Crab has been known to die of constriction because unable to find a larger shell suitable for his growing needs or ambitious pride, but many have been torn asunder in a human's effort to dislodge his soft

A veritable Pandora's Box is found in the gyrldactylus. a tiny sea creature only satisfactorily studied under the microscope. Examination shows "each" to be not one but four, one inside the other. "They" never survive singly but always maintain a four-generation existence! A miniature Rogues Gallery or Chamber of Horrors is made up of star fish who feed on molluses, clams, mussels, oysters and small sea food, all of which are usually swallowed whole and any shells afterwards "politely" ejected through the mouth; fish of different species who are malformed or lack an eye, fin, tail, etc., because of poor breeding conditions; mummi-chogs who have an appetite but no stomach; sun stars who boast from nine to fifteen legs and arms; red starfish who fasten their suction point upon a shell, force it open, and so enjoy a succulent oyster or clam for lunch; jelly fish, whose circular, almost transparent bodies float innocently upon the water's surface until along comes an unsuspecting bather whom it stings with its hidden tentacles; and last but not least, the teredo navilis or isopod crustacean limnora, more commonly called "gribble," which spends its life excavating wooden ships and old wharves and ruins its digestion in consuming the excavations as it works!

ONE of the most recent problems placed before Dr. Huntsman was the difficulty of shipping fish any distance inland. During the war, great shipments of Atlantic hake were packed and sent for distribution among the Canadian troops. Without exception it arrived firm and with a most tempting and appetizing appearance. Without exception when it was prepared for cooking it turned out to be a watery mess, absolutely tasteless and with no food value left. Investigations were started then. Experiments showed that even the most scrupulous care in sanitation had no beneficial effect, and no matter how thoroughly the fish was frozen at the coast, it arrived inland with little food value and practically no appetizing

One day Dr. Huntsman announced to his fellow-workers



morning, the other, fish which he had frozen and packed six months before. Without saying which was which he asked for their comments.

in the end results showed that about half could taste no difference whatever in the two kinds; many mistook the frozen fish for the fresh, and the remainder had equally kind criticism for both fish. None had actually detected the six-months' old variety!

In brief, Dr. Huntsman's experiment upset all past theories that liquid air was the only thoroughly reliable method but too expensive for commercial purposes: or that the intensity of freezing was the secret of success. His experiments showed that autolysis or autolytic actionthat is, some active organism within the flsh itself-was accountable for the inability to keep it wholesomely. His remedy was "quick freezing" before any organic action could begin. Naturally the outer layers of a fish freeze first, and in a thick, bulky fish there is naturally considerable delay before the fish is completely frozen through. Particularly was this true in the way packers had of "bulk" freezing; that is, putting in an immense quantity of fish at a time for freezing. Dr. Huntsman's successful experiment was attained by having the fish pass into the freezing tank singly, equi-distanced one from the other and approaching the tank with the whole side of the body exposed first. Furthermore, he saw that every fish was completely frozen within twenty minutes.

When these "home" frozen fish were still in perfect condition, appetizing, and nourishing, at the end of a year, packing and canning firms begged to know the secret. Dr. Huntsman explained fully, and further, drew



## Men also appreciate Bood style

And with Monarch Sweaters they get both good style and good service. The soft, resilient, full-fibred Monarch Yarn gives smart close-fitting comfort combined with the easy freedom of movement active men must have. In the latest designs for indoors and outdoors.

See them at your dealer's.





## CONTENTMENT

welcome guest in a friendly private home. This is the spirit in which The Windsor opens its hospitable doors to triving traveler. Quiet relaxation and enjoyment, in an at-shere of perfect harmony, is the keynote of Windsor Service.

## Allinosor Montreal

JOHN DAVIDSON, Manage

The Windsor is affiliated with The Waldorf-Astoria, New York; The Willard, Washington The Bellevue-Stratford, Philadelphia (BOOMER-DU PONT PROPERTIES CORPORATION)

All ate carefully and critically. Opinions differed, but half a ton of perfectly frozen-guaranteed-to-keep fish in one hour. Quick to see the commercial value of such a revolutionary method, several American firms adopted the system, and while the Canadian firms were considering whether it would be worth changing over for or not reaped a tidy profit from their rival's own markets!

Change comes slowly in the Maritimes, but each year sees them with a little more faith in the practical abilities of the Experimental Station and a little more willing to cast tradition aside and carry out more scientific methods in wresting a livelihood from the sea.

## Renouncement

must not think of thee; and, tired yet strong, shun the love that lurks in all deligh The love of thee-and in the blue heaven's height, And in the dearest passage of a song Oh, just beyond the sweetest thoughts that throng This breast, the thought of thee waits hidden, yet bright But it must never, never come in sight must stop short of thee the whole day long. But when sleep comes to close each difficult day, When night gives pause to the long watch I keep. And all my bonds I needs must loose apart, Must doff my will as raiment laid away With the first dream that comes with the first sleep I run, I run, I am gathered to the heart.

-Alice Meynell.

Nov

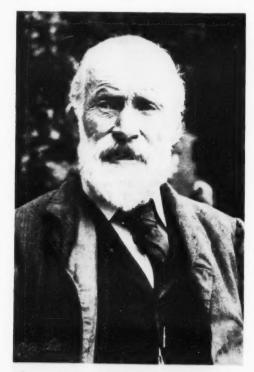
FO

for



REPRESENTATIVES of the governments of the provinces descended on Ottawa in force and fine fettle, determined to advance the interests of the country and especially those of their own particular parts of it. About the time this appears in print they will be on their way home carrying with them a deep impression of the graciousness and fine hospitality of the Mackenzie King government, but perhaps wondering just why they were summoned to the national capital. For unless in the meantime they should become obstreperous and wrest the control of the conference out of the hands of the federal government they will not have much to take back to the provinces to show their people beyond the effects of a week's good living in Ottawa. As it started off on Nov. 3rd, the conference is being pretty much managed by the Ottawa government. Mr. Mackenzie King not only defined its character but pretty well limited the possibilities of its fruitfulness when he opened it with the declaration that it was purely a conference for discussion and in no sense a cabinet or a convention. The Prime Minister evidently had determined in advance that the safest course was to keep the conference from placing on record any settled decisions committing the country. He was probably right, since if the conference was to have made decisions in the issues before it some of these decisions might have proved embarrassing to the federal authority. A decision, for example, which negatived the suggestion of senate reform to which Mr. King's ministry is committed, might not make for general happiness and goodwill. As it is, the fullest possible measure of protection is being afforded the participants in the conference, especially the federal participants, for not only have resolutions embodying the will of the gathering been frowned upon, but not even a stenographic record of the deliberations is being taken for future reference. It is as if the delegates were in lodge. their contributions to the discussion being fully under cover of secrecy. Mr. King and Mr. Rhodes, the premier of Nova Scotia, are a committee which determines what information the public should receive through statements to the press. Mr. King took the precaution at the outset to advise the provincial delegates that while the government welcomed them in the warmest way to the capital it was not expected that they would outstay their welcome but that they would be making their adieus within a week. In the meantime, although there might be regrettable but unavoidable conflicts of opinion on matters of public concern, the government was going to do its best to promote good feeling among the delegates through the medium of dinners, receptions, garden parties and such

QUITE fittingly the first concern of the conference was Y in the matter of conveying greetings to the Governor-General as the representative of the Crown in Canada and of expressing fidelity to His Majesty, Mr. Lapointe of the federal cabinet and Mr Ferguson of Ontario being the mover and seconder of the proposal to this effect. The Ottawa government then submitted for the approval of the delegates the agenda it had prepared, and this was found to be in the main satisfactory, although some of the provinces claimed the right to make additions to it. It is a fairly comprehensive agenda. It is in three divisions, these embracing constitutional matters, financial matters, and social and economic matters. In the first division are references covering senate reform, the method of amending the British North America Act, participation of the provinces in international labor conferences, the relations of the Dominion and the provinces in the regulation of flying operations, the application of the Industrial Disputes Act, the incorporation and operation of trust, loan and insurance companies, regulation of the sale of shares nd securities in Dominion companies, representation of Nova Scotia in the House of Commons. The second or financial division embraces references to federal subsidies to the provinces, federal responsibility in highway con- methods of reforming the Senate. He summarized for it struction and maintenance, technical and agricultural education, unemployment relief and the condition of the steel and adopted by other countries, but he did not betray the re-



A NINETY-YEAR-OLD BARONET ories of stage-coach days, of the burning of Paris in forties, and of social changes that have transformed and were recalled by Sir George Young, who recently rated his ninetieth birthday at Formosa, Cookham, s, where he was born. Sir George has been a set for seventy-nine years having succeeded to the when he was only eleven, One of three brilliant sons is Sir E. Hilton Young, M.P.

way construction and maintenance, the development of markets and the promotion of scientific and industrial research. In the economic and social division are the questions in regard to immigration, the fuel problem, old age pensions and social insurance, water power development, fisheries, and child welfare. Other questions to be added to the programme at the request of the provinces, particularly British Columbia, have to do with the desirability of amending the Canada Temperance Act to give the provinces the right of exporting as well as importing liquor, Oriental immigration, the recognition of Canadian nationality in the registration of births, and the inclusion of whipping among the punishments for traffic in narcotic

The principal constitutional questions of course are those of senate reform and the method of amending the constitution. Nova Scotia brings up another constitution subject in her desire to retain at least her present representation in the House of Commons. The representation of the seaboard province has been dwindling as the census has shown periodically the population of the province falling off in comparison with the other provinces. Nova Scotia does not want any further reduction no matter what her population ratio becomes. Still another claim of that province is that she has not benefitted as have some of the other parties to confederation by the extension of her domain in the addition of new territories and that she should be otherwise compensated. The items on the agenda dealing with the respective jurisdiction of the Dominion and the provinces in the matter of trust loan and insurance companies and in the regulation of the sale of securities in Dominion companies will likely produce considerable conflict of opinion. The discussions may either lead to an understanding on which a settlement of the long-standing issue can be based or to a reference to the Supreme Court, as in the case of other matters. British Columbia raises the issue of the recognition of Canadian nationality, but its proposal goes only as far as birth registration and does not follow the more radical reformers who would have the census ignore racial origins and class all citizens as Canadians.

THE conference showed itself amenable to the federal desire for despatch from the outset, disposing of two of the items on the agenda the first day. The disposition of these indicates the way the conference is going. The question of the respective powers of the Dominion and the provinces in the control of flying operations is to be referred to the Supreme Court for determination. The engrossing issue of senate reform was disposed of by the simple method of dropping it. The conference devoted two hours to exchanging views on the subject and then ended the discussion, nothing being done in the way of registering the sense of the meeting. The nature of the exchange of views that took place in those two hours, how ever, is equivalent to a decision, for the representatives of more than half the people of Canada expressed their opposition to alteration in the constitution in order to bring about reform of the Senate. It remained for the newest of the provincial premiers, Mr. MacLean of British Columbia, to bring up the subject. He was of opinion that democracy might be advanced by some curtailment of the powers of the non-elected Upper House through a proision that when a bill had passed the House of Commons three times it should automatically become law regardless of the attitude of the senior chamber. As anticipated in these columns last week, the Ottawa government did not urge the issue. Mr. Mackenzie King did not even participate in the exchange of views, refraining from giving to the conference his own ideas on the question which he made an election issue two years ago and on which in parliament he has frequently threatened action. Nor did Mr. Lapointe assist the conference with an outline of the federal government's views as to reasons for and suggestions which have been made from time to time by others and the measures of reform of upper chambers ation of the fields of taxation, taxation of the Canadian sults of the study his own government is supposed to have made of the subject. Premier Ferguson was as good as excise duties on liquor, and various his word and flatly declared that Ontario would have matters in which the Dominion and the provinces exercise nothing to do with any proposal to change the constitution concurrent jurisdiction, such as agriculture, health, rail- in the direction suggested. Premier Taschereau lined up with Ontario, and Premiers Baxter of New Brunswick and Rhodes of Nova Scotia supported them. Mr. Taschereau gave three reasons which he regarded as sufficient for opposing a change in the constitution of the Red Chamber. They were that such a change would be a breach of the pact of confederation, that the pact as it stands had served successfully for sixty years, and that a curtailment of the authority of the Senate would weaken the protection enjoyed by the minorities of his province three prairie provinces and Prince Edward Island were in sympathy with the ambition for a new order. Thus is the question of senate reform settled for the present. The parties to confederation have spoken. With four of the provinces against changing the constitution of the Senate there can be no such change. The suggestion that Canada should acquire the power of amending the B. N. A. Act without reference to the British parliament will be disposed of in the same way.

It would appear from the attitudes of those chiefly concerned with the issue regarding Dominion and provincial rights in water powers that this matter will go to the courts for an interpretation of the provisions of the B. N. A. Act-first to the Supreme Court and probably finally to the Privy Council. So long as Mr. Dunning disputes the contention of the provinces there can be no possibility of an understanding in the matter, and the only alternative is a pronouncement from the courts competent to interpret the Act.

THE practical matter of defeating the rum-runner and the bootlegger has been referred to the conference by wick and Nova Scotia. They are urging the wisdom of a substantial reduction of the customs and excise duties on on the ground that these high duties are an inducement further admission of immigrants from the Orient. to the illicit traffic in contraband liquor. Rum-runner and their agents in the Maritime Provinces are able to sell imported liquors at much lower prices than the pro-

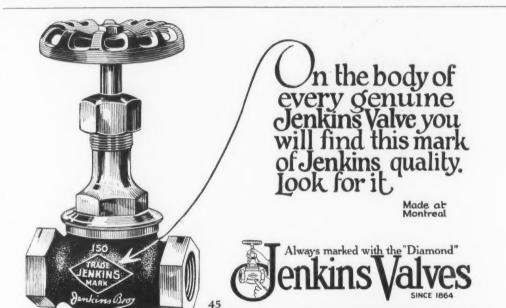
THE JENKINS' ART GALLERIES

ALTERATIONS RE-FINISHING & RE-UPHOLSTERING FINE FURNITURE

28 College Street

B. M. & T. JENKINS LIMITED

Phillip's Square Montreal





have to pay the high duties. Quebec is not so much in- ing there is an impression that it will do some good the provinces of British Columbia, Ontario, New Bruns- the provincial government wants an amendment to the vantage. The frank declaration of the attitude of the liquor, which now amount to about ten dollars a galloa. The province is also bringing up the question of the convince the more radical reformers that the country

vincial liquor commissions can sell them, since the latter here from far and near. In the early stages of the meet- must produce some measure of benefit.

terested in this matter for the reason that one of its guid- even though definite decisions are not reached. An uning policies in the conduct of its liquor control system is derstanding between the Dominion and the provinces that that of encouraging the use of wines in place of stronger certain issues which have long been the source of trouble beverages. British Columbia has been a favorite hunting and dispute should be determined by the procuring of ground for illicit drug importers and distributors, and final pronouncements from the courts will prove of ad-Criminal Code to make the application of the lash one of provinces regarding the much discussed questions of conthe penalties for those caught in this nefarious business, stitutional reform should serve to clear the air and to is not yet ready for the adoption of their ideas. It is over twenty years since the representatives of the parties to WIDESPREAD interest in the conference is indicated confederation have sat about the table together and disby the number of observers and lookers-on who are cussed subjects of mutual interest, and such a discussion

## Good Clothes

that appeal first to your good taste then to your purse

FOLLETTS Limited 24 Adelaide West





## DANDRUFF

can be quickly removed and the scalp made clean and healthy. The process is simple yet effect-ive—use Herpicide Tar soap and Newbroy Herpicide



Meanerranean Seventy-three days of luxurious travel through seas that two thousand years ago wit-nessed tremendous battles for nessed tremendous battles for world supremacy—thirty-two days in port in nations that offer incomparable sightsee-ing.....classic ruins of Rome.....monumental Egyptian architecture ... the Holy Land.

All this on Canadian Pacific's Mediterranean Cruise, leaving New York February 4, aboard the magnificent cruise liner Empress of Scotland. Visit 19 ports, 16 countries; Canadian Pacific makes all arrange-ments and handles all details for you—aship and ashore.

Entertainment, motor trips. Entertainment, motor trips, dinners, dances, journeys to the interior are all included in the cost, which is surprisingly low. Return via Europe and the British Isles at no ex-

Get full information, itinerary and plans of ships from local steamship agents, or

J. E. PARKER,

General Agent, Ocean Traffic, C.P.R. Bldg., Toronto.



## Getting Rid of Sitting Bull By D. L. Ross

THE early history of the Canadian North West is to a great extent the history of the buffalo herds; as civilization advanced they withdrew, until, at the time of Confederation, their last refuge in Southern Saskatwan was in the Cypress Hills.

To these hills, once the scene of many bloody Indian battles between warring tribes, came hordes of hunters and adventurers from Eastern Canada and the United States,—a few whites, many red men, many of the half-breeds known as Métis. It was a strange mixture of

races, and one not easily kept within peaceful bounds. But, however strange its changing population may have been, the Cypress Hills district was to receive in 1876 still stranger visitors. These were the bloodthirsty Sioux of the North Western United States, led by Sitting Bull-the very band of Indians who, rather than obey the American order to settle on a reservation. ambushed and massacred Col. Custer and five companies of VII. Regiment U.S. Cavalry in the wooded country of the Little Big Horn River. Four thousand Sioux Warriors surprised Custer and his men in the valley before they could rejoin General Perry, General Gibbon and General Cook, according to plan. Two days later these troops found two hundred and fifty-nine scalped bodies of Custer's men, and fifty-three wounded, lying on the battle-ground.

The savages meanwhile had escaped with their lives, riding towards the Canadian border laden with scalps and booty. It is said that for months afterwards they offered for trade the defaced watches, the rings, and trinkets, of the unfortunate white soldiers they had

Wood Mountain lay in their path, and there, on November seventeenth, they arrived, famished and almost naked, for they are said to have worn only buffalo obes, boots and guns

A dozen of them rode their horses up to the window of the trading-post and stared in unblinkingly for half an hour. Then, one at a time, they entered, leaving the door open after them. Little Knife and Crow were their leaders. After two hours of silence they rose and shook hands. Then Crow made a speech saying that they "had come to sleep in peace," knowing that "the Great Lady (Queen Victoria) was good to her children." They then asked for trade, and in order to be rid of them without trouble, the trader, Jean Louis Legaré, gave them about thirty dollars worth of goods, including food, tobacco and ammunition for the chase.

HIS small group was the advance guard of Sitting Bull and his warriors who when they found the road clear, came on in great numbers and camped around the trading-post. At the time of their arrival the details of the Custer massacre were not known in Canada.

Meanwhile Major Walsh of the Mounted Police with a handful of men, had advanced to meet them. The lengthy "palaver" which took place has been described in a recent article in Toronto Saturday Night by General Sir Archibald Macdonell. It ended with the promise of the Sioux to keep peace along the frontier, and the warning of Major Walsh that they might remain

Canadian soil only so long as they obeyed our laws. For some months the Sioux continued to arrive until, ir. May, 1877, there were 800 lodges, estimated to include four thousand people. Jean Louis Legaré said that he saw a "wave of Sioux break in foam" around him. It was, to say the least, very trying and inconvenient for the few white men in the vicinity, who had to uphold law and order, as well as for the Métis whose home it was and who naturally felt that what buffalo remained, belonged to them. Nevertheless, exhorted by their spiritual guides, the intrepid missionaries of the Roman Catholic Church, the half-breeds continued on the whole to be long-suffering and peaceable. This must have been difficult when they saw their source of food and winter covering-the buffalo herds-being rapidly depleted by the hordes of rapacious strangers.

SITTING BULL, whose policy seems always to have been against "whatever powers there be," was bitterly opposed to Christianity, and forbade the missionary, Father Hugonard, to visit the sick and dying in his camp. However, it sometimes happened that a Sioux mother, anxious that her dying child should "see the Great Spirit" called in the "black robe". As a result some Christian baptisms and burials did take place.

The pagan custom had been to wrap the little bodies in beads and yellow cotton, then in a buffalo skin, after ing in part. "This land which I tread under foot is still which they were exposed on a scaffold, or raised platform, on a little hill. There for eight days it was the sad duty of the bereaved mother to go and cry at sunset. There were many deaths among the children owing as much to hunger as to sickness, so that it shortly became necessary for the Canadian Government to interfere, and

to order the Sioux to place their dead in graves. Among those on whom the burden of the redskin visitors fell heavily were the traders and merchants of the Wood Mountain and adjoining districts. The Sioux did not understand commerce, having no idea of value. and wanting what they saw whether they needed it or not, with no intention of paying for it. Indeed they were not averse to threatening and abusing the reluctant mer-

chants, as the following incidents will show. One day Captain Allen, a trader near Wood Mountain, saw a party of Sioux enter his place. They said they and their children were starving, and demanded provisions. Allen refused point blank to give them anything without pay. Then the savages ran to his home and seizing his child in spite of its mother's cries, threatened to kill it before their eyes, saying "We'll Mountair show you what it is to see your children die!" Just in "To time the Mounted Police came to the rescue, signing to

Allen to yield in order to avert a catastrophe. On another occasion an American trader, named Cadd, who had built himself a trading-post in the vicinity, had an altercation with a son of Chief Black Moon, who jostled Cadd, using uncomplimentary epithets, and finally drew a knife. Cadd snatched it away, while Lapointe, a French Canadian, reached for a revolver in defence of Cadd. In an instant Long Dog, a Sioux, was endeavoring to wrest away the revolver. Once more the Mounted Police intervened in the nick of time. These typical cases show the constant courage and vigilance required of the traders and police.

THE Sioux had a great respect for bravery; especially THE Sloux had a great respect to the bravery which faced danger without flinching; the bravery which faced danger without flinching; and this Major Walsh displayed to a degree famous in all the frontier country. There was the incident of the horse sold to Ouelette by a Sioux, and then stolen back again—this being the Sloux idea of a horse deal. Major than they were. For a stature of five feet nine inches a Walsh went after the horse single-handed, advancing man should now weigh one hundred and seventy-one

guilty Sioux and his friends were ambushed. The latter took aim. Still Major Walsh advanced. Right into their midst he pushed, without moving a muscle of his face, seized the horse and walked away with it, to return it to its rightful owner.

As time went on there was a change in the American policy towards the red man, resulting largely from General Miles' report to Washington. It was his conviction that the Indians should be helped rather than warred upon; that it would cost less to feed than to fight them. To this end promises were made to the smaller chiefs of the Sioux, which gradually won them

By 1881, of his four thousand followers only five hundred were left to Sitting Bull. These intractables refused to cross the border and settle on the reserve at Standing Rock where others enjoyed an amnesty. Sitting Bull himself remained obdurate.

Then Major Crozier gave a banquet to the Sioux to help on the negotiations, for the Canadian authorities were most anxious to be rid of their troublesome visitors. Sitting Bull partook of the banquet and then said he would consider the American proposals if Major Brotherton of Fort Buford, Dakota, would send him a personal letter promising an amnesty in writing.

At a second banquet the desired letter was duly produced, but on its appearance Sitting Bull jumped to his feet crying "I do not believe a word of this writing"! Major Crozier was so irritated, that, like Lady Macbeth, he ordered the whole party to "go at once"

The Indians then made camp near Jean Louis Legare's trading post. They were indeed suffering from want and hunger; so he, in pity for them, and out of consideration for his own dwindling supplies, resolved to do his best to get them peaceably repatriated. When Legaré broached the matter to Major Brotherton of Fort Buford, the latter stated that "although he had no authority to contract,--he thought that the (American) Government would pay him (Legaré) a reasonable compensation for his time and supplies." Thus encouraged, Legaré made advances to the Sioux.

THEIR first reply to his negotiations was "An empty stomach has no ears". So Legaré in his turn was forced to prepare a banquet, (Perhaps the origin of the modern luncheon club lies in this very incident!) at which he offered to take thirty delegates to Fort Buford at his own expense. This met with the approval of the majority of the braves, and the delegates were imme diately chosen. Sitting Bull, furious at the new turn of events, immediately plotted against the success of the mission. The thirty delegates had not gone far before their way was barred by his nephew, the fatal words which broke up the expedition being: "We know well why you are taking us to Buford, you wish to sell us to the Americans--and by the pound too, for you have chosen the biggest!"

Sitting Bull himself, redoubtable fighter, had slipped away with seventy followers to ask for a Canadian reservation, some say from the Qu'Appelle mission at Lebret, others, from Lieut.-Governor Dewdney. The land refused him, he returned to the Cypress Hills. Many of the children and old people were sick with hunger, some of the weakest dying by the wayside on the two-hundred-mile trip. They had literally nothing to eat but wild turnips-even the plentiful berries of the Qu-Appelle Valley were too green for food at that season.

Negotiations were begun again. This time the old leader capitulated. He demanded the sum of \$300.00 in provisions, but when half that amount was given him he took it and agreed to go.

Thirty-nine carts were prepared for the women and children, and the provisions. But at the last moment Sitting Bull caused another uproar by claiming ten more sacks of flour than he had received. One of his followers crept into Legaré's camp in the night, and attempted to steal them. Accosted by the latter, he fired at his benefactor, his bullet finding a safe target in the flour sack, scattering its contents to the four winds of heaven. As if this had been the last test of Legaré's good faith, Sitting Bull gave him no more trouble. "You have a brave heart," he said finally: "We are satisfied"

It took several trips during May, June and July, to convey all the Indians back to their own country. In crossing the boundary line the old Sioux leader hesitated again. Asking Legaré to halt the caravan and taking aside his young son, Sitting Bull said "Take this gun, and if necessary use it for the good cause. I have sworn that I would never deliver my gun to them, and I will keep my pledge.

At Fort Buford, where they were met by a company of American soldiers, he made an eloquent speech, say mine. I have never sold it or given it away----My son if you live, you will never be a man, because you will never have possessed a gun or a horse."

Sitting Bull distrusted the American authorities to the end. They on their part never forgave him the Custer Massacre. Some years later, in 1890, the old warrior met an inglorious end, shot to death at Pine River agency in a disturbance of religious origin, on the pretext that he resisted arrest.

WHAT peace there must have been in the Cypress Hills after the departure of these turbulent red men! The Mounted Police must have found life quiet by contrast. The traders began to reckon up their losses. Mr. Jean Louis Legaré journeyed to Washington to make his claim in person for \$13,412.00 for transportation and provisions supplied to the Sioux. Some of the items are worth noting:

"To provisions, tobacco and pipes furnished Sitting Bull

"To transportation and board for Indians from Wood "To one lodge, ——, to one pony for scout —
"To one revolver for Sitting Bull ——

"To one looking glass for Sitting Bull ---."
It is uncertain what sum, if any, Mr. Legaré received from the American Government. His claim was definitely refused in the Court of Claims. In 1882 the Canadian Government recognized his services in helping to rid the country of the alien Indians, when the Marquis of Lorne signed an order granting him \$2000.00 The granting of a township of land was also suggested,

but was never carried into effect. As for the Mounted Police, in the words of one historian, "There is nothing in the whole history of the relations of whites and Indians on this continent, more creditable to the white race than the treatment accorded by the Canadian Government and the Royal North West Mounted Police to this great fugitive chief and his warriors, women and children.'

Men are now heavier in proportion to their height without hesitation into the wooded country where the pounds; this is nine pounds more than the old figure.



### A SPECIAL SAILING To THE RIVIERA, ITALY AND EGYPT CARINTHIA from N. Y. Dec. 3

A most opportune sailing for travellers to the Riviera, Italy, Greece and Egypt. The Carinthia...a great yacht...designed especially for world cruises, with every conceivable comfort for the luxury-loving. ¶ Tiled swimming pool...squash racquet court and gymnasium...garden lounge... El Greco smoking room... spacious staterooms with beds and private baths... a cuisine to delight the epicure. ¶ The Carinthia calls at Villefranche, Genoa, Naples, Piraeus, Alexandria, Gibraltar.

Rates from \$250. up

CUNARD AND ANCHOR LINES The ROBERT REFORD Co., Limited, Bay & Wellington Sts., TORONTO or any Steamship Agent.



precision in-strument. That's why I use a Parker.

A. N. Fokker

## Endorsement **That No One Could Buy**

Given to the Parker Duofold by Anthony Fokker, Famous Monoplane Designer

Read what he says about this famous writing instrument

When Anthony Fokker, designer of monoplanes used in record-breaking flights to the North Pole, France and Hawaii, endorses the Parker Duofold, he speaks with authority.

"Any engineer," he says, "appreciates a precision instrument. That's why I use a Parker Pen."

To him, precision in a pen means immediate writing at the touch of point to paper. It means the famous pressureless touch, which makes the Parker Duofold the easiest-writing instrument the world has ever seen.

It means continuous perfect writing—a pen that clears the track for thinking, with no petty interruptions. If you want to know why "Fokker" endorses Parker Pens,

try one at your dealer's. But don't be misled by colour. That may be imitated. The pen that writes differently—Fokker's favorite "precision pen"—is stamped "Geo. S. Parker" on the barrel.

THE PARKER FOUNTAIN PEN COMPANY, LIMITED





HART HOUSE STRING QUARTET For open dates write Sec'y.
Hart House String Quartet Toronte, Ont.

### Miss Sternberg DANCING

Classical—National—Interpreta-tive—Folk and Ballroom Academy Studio, 12 Spadina Rd. Trinity 4920.

All Classes Now Open! Daily 10-12, 2-6; Saturdays 10-12. Year Book on Request.

## MAESTRO CARBONI Voice Production STUDIO: 2 GROSVENOR STREET PHONE KINGSDALE 4416.

Donald Heins VIOLINIST

tudio: Toronto Conservatory of Musi

## ARTHUR SINGER CONCERT PIANIST

AND TEACHER Studio:—Hambourg Conservator of Music—Rand. 2341.

MASSEY HALL TUESDAY, NOV. 15, 5.15

ture 'Mignon'
'Knowest Thou the Land'

LADY EATON SERGEI STUPIN

Prices: 25c, 50c, 75c, \$1.00

## REGENT All Next Week

Scotland's First Motion **Picture Production IMMORTALS** of BONNIE

SCOTLAND Robbie Burns and Sir Walter Scott's greatest romances now on the screen

25 People including a symphony Orchestra PRICES:
Every Night, 50c. 75c. \$1.00, Loge Seats \$1.50. Orchestra Seats at 75c and \$1.00 at Nights. All Daily Matiness, 50c and 75c, Plus Tax. Seats now selling for All

## PRINCESS WEEK

JOHN CORT PRESENTS THE DISTINGUISHED INTERNATIONAL STAR

## MADAME OLGA

"What Do We Know"

WITH A NOTABLE NEW YORK COMPANY

Evenings \$2.50, \$2.00, \$1.50 \$1.00, 50c. Wed. Mat. \$1.50, \$1.00, 50c Sat. Mat. \$2.00, \$1.50, \$100, 50c

SERGEI

## STUPIN Cello Recital

Senor Alberto Guerrero and Dr. Ernest MacMillan

Friday, November 18th, at 8.15 p.m.

Concert Hall, Toronto Conservatory of Music. Tickets: \$1.10 at the Toronto Conserva-tory of Music, or from Katherine Whetham, 439 Sherbourne St. Tel. Ran. 7599.

MUSIC and DRAMA Geraldine Farrar's Recital — "Fog" a Marine Mystery Play —Edith Taliaferro as Rebecca—A New Crook Play—

retechnamion. The passion sale imparted to the rendering of Grieg's "Recontre" and the delicacy that she imparted to Gretchnaminoff's "Spring Idyil" describing the opening of the snow-drop showed the range of her

archness Lillian Nordica's favorite encore number, "Then Good-bye Love." Miss Farrar had a very fine pianist with her in Claude Gonvierre, who gave color and significance to her

20

and skilful. Much of the appeal of the

Five-Piano

A Triumph

Recital

The success of the Five-Piano recital conducted by Dr. Ernest MacMillan

Ceraldine
Farrar made her first appearance in concert at Massey Hall shortly after years ago it was pointed out by the writer that, far from being merely an operatic prima donna she was an exquisite interpreter of song—particularly of German lieder, That fact was plain to the discerning who heard her sing Schumann's "Nussbaum" and Schubert's "Wohin" on that occasion. It was natural enough that this should be the case for she is the foremest pupil of the chopin Polonaise dilt suggestion she gave of a girl dreaming under whispering average and in the suggestion she gave of a girl dreaming under whispering lave of the the conductor was especially impressive. The nobility of the tone in certain climaxes and the enthralling fire and virility of the tone in certain climaxes and the enthralling fire and virility of the tone in certain climaxes and the enthralling fire and virility of the tone in certain climaxes and the enthralling Schubert's "Wohin" on that occasion. It was natural enough that this should be the case for she is the foremost pupil of the great German singer, Lill Lehmann, and her vocal finesse, and delicacy of expression was always a great factor in her operatic successes—the factor which enabled her to win favor in competition with prima donnas of greater vocal endowments. Geraldine Farrar has now apparently decided to eschew opera altogether and to devote the balance of her career to song interpretation; and the wisdom of her decision was amply justified by her beautiful recital at Massey Hall on November 3rd.

Such a recital is living proof of how much great artistry counts when the voice begins to decline, though it must not be assumed that because her hair has turned prematurely grey, and she makes no attempt to disguise the fact, that Geraldine Farrar is an old woman. She is in fact but 45, and still one of the youngest of the vocal celebrities of the day. But she encountered the misfortune which is apt to overtake all singers whose voices have been in Schubert's "Wohln" was impeccably in Schubert's "Wohln" was impeccably in Schubert's "Wohln" was impeccably in Schubert's "Wohln" was impecably in the and brook-like. She revived a couple of the beautiful songs of Robert Praz. "Thank Me Not" and "Stars with Little Golden Feet"; the latter was especially poetic in feeling. One of the

of the youngest of the vocal celebritles of the day. But she encountered the inisfortune which is apt to overtake all singers whose voices have been boosted" in youth; a premature falling off in the quality of her uppernotes, which compelled her to give up strenuous operatic roles. Originally Miss Farrar was a mezzo whose voice was artificially lifted to that of a lyric soprano by her earlier teachers. The experiment was a success for a time. rano by her earner teathers. The eriment was a success for a time, the strain of the process began to on her in her fortieth year and Metropolitan Opera House was in end compelled to part with a woman the end compelled to part with a woman who, barring Caruso, had been its most remunerative star. There have been other catastrophes of the kind, notably Olive Fremstad and Ester Ferrabini. Two seasons ago when Madame Schumann Heink made a triumphant return to the Metropolitan at the age of 64, as Erda in "Das Rheingold," William Guard, the veteran official of that institution, was asked how he accounted for the phenomenon of a woman of her age being still in such excellent form. His reply was terse



The career of Geraldine Farrar has therefore its lesson for all young singers; and also for singing teachers of the type who are always talking about adding notes to the top of the voice. But a still greater lesson is that

—Five Pianists' Ensemble Programme

Chopin's Etude in E flat by Viggo Kihl, which served as an introduction to the Etudes mentioned above. Madame de Kresz played a fine descriptive number by Cyrl Scott, "Mountain Brook," with rare beauty of tone-color and expression. Alberto Guerrero rendered Chopin's Valse in E minor with a scintillating spontaneity which capti-



MIKHAIL MORDKIN MIKHAIL MORDKIN
The great Russian dancer in I
"Bow and Arrow" dance. The Moi
kin Bailet Russe will appear at t
Royal Alexandra Theatre for f
performances beginning on the nig
of Wednesday, November 17th.

vated his hearers. wated his hearers. Ernest sentz s mastery of the inner secrets of rhythm, tone color and staccato was manifested in a magnificent rendering of Debussy's "Minstrels." Reginald Stewart Inter-preted a brilliant Toccata by Yorke Bowen with notable distinction

A Triumph

conducted by Dr.

Ernest MacMillan
last spring was such
that it was decided to repeat the
experiment with a more elaborate
programme this autumn, and this
event at Massey Hall on November 2nd
aroused the utmost enthusiasm. Those
who came merely to witness a "stunt"
found themselves fascinated by the
genuine musical beauty of the
genuine musical beauty of the
performance. The same group of artists
participated — Ernest Seitz, Reginald
Stewart, Alberto Guerrero, Vigos Kihl
and Madame Norah de Kresz. The
concert owed its success not merely to
the distinction which marked the
efforts of the individual performers,
but to the masterly conducting of Dr.
MacMillan, who in certain ensembles
obtained thrilling dramatic effects and
kept the forces together in a remarksaying goes.
It was regrettable from every stand-It was regrettable from every standpoint that the vocalist of the occasion
chose a programme beyond the range of
her voice and art, and the result was
rather disastrous. Beethoven's "Ad
Perfido" is a number that should only
be attempted by singers of the highest
accomplishment, and the same is nearly
true of Purcell's "Evening Hymn."
They were sung consistently off-pitch
and were hard to bear.

25

Taliaferro's

las Wiggin made a fortune out of the series of child studies

kept the forces together in a remark-able way. Moreover his arrangements of solo numbers for ensemble purposes were in the highest degree musicianly for her Rebecca was a wholly human were in the highest degree musicianly and skilful. Much of the appeal of the programme was also due to the hearty enjoyment each artist seemed to take in his task.

In the first section of the programme Schumann's "Carnival," with its 21 brief episodes was given, partly in ensemble arrangements and partly in solos allotted to the various pianists. Judging the performance as a whole it was more interesting even than is most celebrated roles Ortrude in "Lohengrin".

MADAME SCHUMANN-HEINK
The great Contraito, who will make her farewell appearance in Toronto at Massey Hall next Monday night, (Nov. 14th). The above picture was taken in 1898 and shows her in one of her most celebrated roles Ortrude in "Lohengrin".

MADAME SCHUMANN-HEINK
The great Contraito, who will make her farewell appearance in Toronto at Massey Hall next Monday night, (Nov. 14th). The above picture was taken in 1898 and shows her in one of her most celebrated roles Ortrude in "Lohengrin".

MADAME SCHUMANN-HEINK
The great Contraito, who will make her farewell appearance in Toronto at Massey Hall next Monday night, (Nov. 14th). The above picture was taken in 1898 and shows her in one of her most celebrated roles Ortrude in "Lohengrin".

MADAME SCHUMANN-HEINK
The great Contraito, who will make her farewell appearance in Toronto at Massey Hall next Monday night, (Nov. 14th). The above picture was taken in 1898 and shows her in one of the most celebrated roles Ortrude in "Lohengrin".

MADAME SCHUMANN-HEINK
In the first section of the programme was also due to the hearty was better than Gypsy Brenton, and delightful youngster, entirely different to take in his task.

In the first section of the programme was also due to the hearty was better than Gypsy Brenton, as Elsie Maynard and Polyanna. She was better than Gypsy Brenton, as Elsie Maynard and Polyanna. She was better than Gypsy Brenton, as Elsie Maynard and Polyanna is elsie of the was better than Gypsy bardwidess was allowed by Elizabeth the user because Gypsy although possessed of a certain amoun

of the type who are always talking about adding notes to the top of the type who are always talking about adding notes to the top of the type who are always talking about adding notes to the top of the type who are always talking about adding notes to the top of the type who are always talking about adding notes to the top of the type who are always talking about adding notes to the top of the type who are always talking about and hypotaled First and a song recter provides as much or greater pleasure to the discriminating to-day as in the hey-day of her triumph. The upper notes have faded a little but the middle and lower tones are as emotionally lovely and appealing as ever. Her recent intensive study of song-forms with her friend Lilli Lehmann has extended her repertoire in a glorious way. Seldom has one heard a recital which gave more infinite delight than hers last week. The perfection of her tone production, the evenness of quality in her natural range, the finess of her phrasing, and all that goes to lovely expression, and the charm of her personality call for superlatives.

In every respect her programme was a distinguished one. The only operatic excerpt was Susanna's plquant aria, "Come Kneel Here" from Mozart's "Come Kneel Here" from Mozart's who handled them with spontaneity was exquisitely fancianting. In the balance of her programmes she touched on every string of sentiment. "Nussbaum" (a number Sventail used to rave about and hypnotized Trilby into singing) was given as an extra of the type which is revived at the Empire Theatre than Miss Taliaferro's at the Empire Theatreths week. Though this stature as an actrest, the Empire Theatreths week Empire and nour time than Miss Taliaferro's term the playsical height, since she first sture as an actres, though not to stature as an actres, though not to stature as an actres, the Empire Theatreths as added inches to her Empire and seture as a cert sever the playsical height, since she first the astille artiste has added inches to her played the number of t seen in our time than Miss Tallaferro's Rebecca, which is revived at the Empire Theatre this week. Though this gitted artiste has added Inches to her

## The Toronto Conservatory of Music

COLONEL A. R. GOODERHAM Chairman. Beard of Gevernors ERNEST MacMILLAN, B.A., MUB. DOC., F.R.C.O. Principal BEALET WILLAN, MUB. DOC., F.R.C.O. Vice-Principal A NATIONAL INSTITUTION

Exceptional facilities are afforded students for instruction in all branches of music study by a faculty of unusual artistic atrength, including many artists of international repute. Special attention given to instruction of beginners. Pupils may enter at any time. Orohestral, Choral and Operatic Classes, Choir Training and Hight-Singing Classes, Lectures in History and Rudiments of Music. Instruction by correspondence in Harmony, Composition, etc. Correspondence and requests for Year Book and Syllabus should be addressed: Toronto Conservatory of Music, College St. and University Ave., Toronto 2.

Geza de Kresz — Norah Drewett de Kresz SECOND RECITAL

SATURDAY AFTERNOON, NOVEMBER 19th at 4.15 in the

CONCERT HALL, TORONTO CONSERVATORY Tickets: \$1.40 plus tax. Student rate 75c plus tax, at Heintzman and Co., or from Katherine Whetham, 439 Sherbourne St., Ran. 7509.

If it's Keith-Albee Vaudeville it's the Best Stage Show in Town! WEEK OF NOV. 14TH

HENRY SANTREY

And His Internationally Famous Orchestra With HARRY and ANN SEYMOUR An hour's merry melody of song, dance, music, color, novelty, and everything that goes to make the gay world gayer.

On the Screen

LOIS WILSON IN "THE GINGHAM GIRL"

## ROYAL ALEXANDRA

OUTSTANDING EVENT OF SEASON RUSSIA'S FOREMOST DANCER

**MIKHAIL** 

MORDKIN and His Russian Ballet

Xenia Maklezova Hilda Butsuva Pierre Vladimikoff MARIA FOKINA

CORPS DE BALLET OF 60. SYMPHONY ORCHESTRA, EUGENE FUERST, CONDUCTOR

5 GREAT BALLETS - NEW DIVERTISSEMENTS. GORGEOUS COSTUMES AND SCENERY.

MAIL ORDERS NOW.

MALCOLM **FASSETT PLAYERS** 

NEXT WEEK

A Special Engagement

HELENE SINNOTT

"Green Stockings"

A Charming Comedy Romance

MATS. WED. & SAT.

**VAUGHAN** GLASER'S **VICTORIA** 

M

MASSEY MUSIC HALL Monday NOV. 14 Evening

MME. ERNESTINE

SCHUMANN HEINK

POSITIVELY FAREWELL TORONTO CONCERT

Tickets at Massey Music Hall flor Office Monday, Nov. 7. Prices: \$2.00, \$2.50, \$3.00, \$3.50, Plus Tax.



of producing. Replace tubes that have served their useful life with new Radiotrons made by the pioneers of radio. UX-199, WD-11, WX-12, UX-201 A, UX-201 B, WX-25, UX-112, UX-171, UX-210.

## ANNUAL PHYSICAL EXAMINATION

For Men, Women and Children to understanding the ea-

Of the Part of the American Street, and the Am

Canadian Health Service Institute

JAS W BANTON M.D. Modern Descript 710 Georgial Assurance Surfaing d Temperance Phone And. 8388



FULL OF STARTLING SURPRISES

PRETTY GRUS JULIANTED RIGHT UP TO THE WINLITE





California Travel is made easy for you this year. Reduced all-were courses fores, long tomic, stop over-provinges and choice of many desirable routes are wours via Camadian National.

On your way are recurring, white Van-courses and Vanness, the show class of the North Paritic Course a sensite para-dise with all-winner poils and spientist

Let us gian your innerary. Full information and interactive at

CITY TICKET OFFICE King and Torono Streets Phone Eigin 6141-6146

## CANADIAN NATIONAL

The company of the Empires of the company of the company of the company of the company of the Empires of the Em the sings director Frink E. Cump a most ingradiating as the form sings most ingradiating as the form sings most into these less three graphs states at college women, while Carev gives a most wind impresonation of the hard non-singless with Miranda, and Grace Website gives real significance to the shrinking wind faine The charge gossil a marked by faine shrivered vital a sure communication, and elevant Single gives a newer single a the givent with a sure communication of the piece. "Mi kinding is magnet in a single-elevant way for Sinders Lessie.

The Shading & heald new const.
Sampanary 12 Sed Twining.
Conf. Pay 12 Sed Twining.
The Shading of the Shading o

viel the theorems. District of the theorems of the viel theorems. The stage of the formers Theorem of Thomass on the theorems of the manner of the country of the viel to the theorems of the country of the viel to the viel

The action renties around a common theory as "The Shahaw" who operates it he roughdochood it has knowed that the response that he a congretal a renorming creaks has guiltiest to page in pagement around him. The actions is complicated by the segments of pursuess of the segments of the s

The play received from first to last it are almosphere of feverish exeminate under the matter to last it are almosphere of feverish exeminate, with plenty of surpress and suspense maintained to the last. It is not a firstna for those who ever the quiet life. The flaboure is terselved appropriate of the largest attention state. The strength for his circumstance for Twomers force and nonchalant cruminal but reveals have also into the end as a first big like most of his followers. The tribe role is played with consoberable case and sungitived by John Warmer and Marshall Bradient gives a dely impresentation of the secret service man. Marshall Bradient gives a delyer impresentation of the secret service man. Marshall Stokes gives a clever impersonation of the secret service man. Marshall stokes gives a clever impresentation of the secret service man. Marshall stokes gives a clever impresentation of the secret service of the secret service man. Marshall stokes gives a few on tributors to the action are Joseph R. Garry, Herbert Heywood and Robert Knight.

Heter Charles with

vad be appoint all count. Chee before some some u be shared by Cast Tarbail to

2 Lectures to be Delicioned by EMMA GOLDMAN

Stopens States, 40 Ella St., 40 S.35 p.m. USES SON US. The Significance of the trial Drama USES SON US. Cause and Possible Core of Come

Will Your Barrament Fe

## "SET FAIR" AT 65?

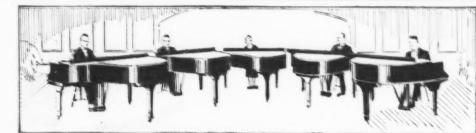
абходинем систам. Во means и в Системенной Системенной разладии и 25 мася и пре ота car be in the happy resultent of companies incorporational

he and it is guaranteed historical independence. age 25 s surprising's small. It had a son a cost the all there is seen in and agree a part death orang namily will recover the full amount to the capter one would have same a row had brown

The minersony tookie, As Walter White white manners are all about a Walter in a case

### CONFEDERATION LIFE ASSOCIATION

HELD MANGETHER THROUNDS



THE FIVE PLANC ENSEMBLE

## Five Heintzman Pianos on the concert stage at one time

A NOTHER TRIUMTH for Hertiman & Co. Last week it Massey Hall a great crown listened to the Five Plano Ensemble composed of the of Canadas leading plan six—Einest Scine. Regime: Scewart Aberto Guerrero, Viggo Kin and Mine North Drewert of Kresz. Five Hentiman Grand Planos playing on the stage at one time in perfect harmony like a great symphony orchestra. Exceptionally brilliant on instruments that have no peer in the

entire musical world A visit to our store will prove that the glorious tone of instruments used by the Five Plane Ensemble is truly representative of all Heintaman planes.

Canalogue and Pener Loss again Seques

## Ye Olde Firme Heintzman & Co



## TEMPERANCE STREET MON. NOV. 14 & ALL WEEK

CYRIL MAUDE'S FAMOUS LAUGH SUCCESS

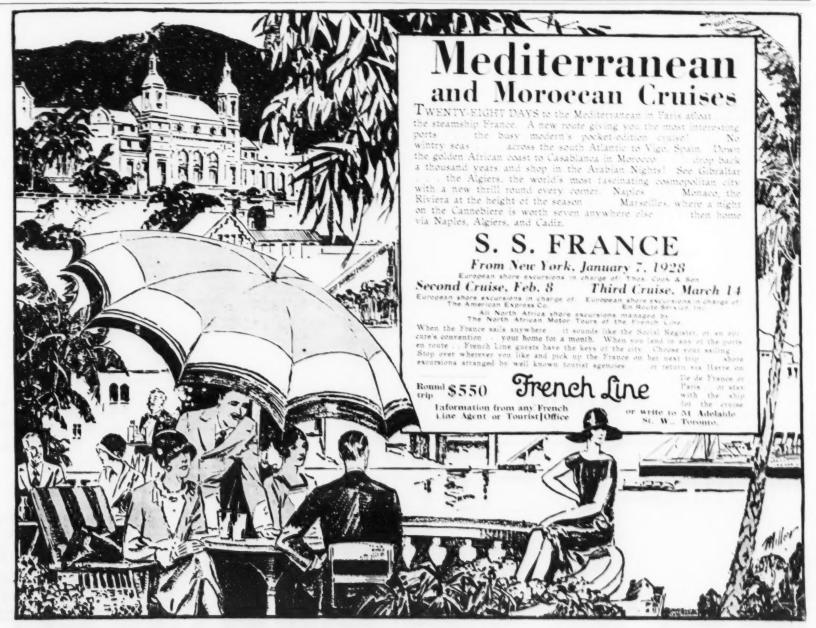
"IF WINTER COMES"

A. S. M. Hutchinson's famous novel, dramatized by B. Mac-donald Hastings WITH

**Edith Taliaferro** Robert Leslie

And the NEW EMPIRE CO. Evenings 8.30-25c, 50c, 75c, \$1. Mat. Wed. & Sat. 2.30-25c & 50c.

Now- "Rebecca of Sunnybrook Farm

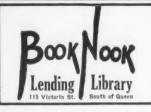


Novem

### **NEW BOOKS**

AMERICA by Hendrick van Le

TYRRELL'S BOOK SHOP 820 Yonge St TORONTO





Everyman's Booklore XXI The New

**TESTAMENT** [As arranged by] Prof. T. M. Lindsay

J. M. Dent & Sons, Ltd.

### The Sombre Flame

characters are

Irwin & Gordon, Ltd.



TALENT Three out of Five

Scenarios Lyric Writing Shaw Schools, Limited Dept. S1
Bay & Charles, Toronto.



## A Few Minutes -and 3-in-One

That's the simple formula for keeping all firearms pitless, rustless and

The peculiar properties of 3-in-One cause it to penetrate the pores of the metal, instead of remaining on the surface, as heavier oils do. This prevents pitting and rusting.

oils do. I his prevents pitting and rusting.

A Watertown, Conn. sportsman writes he was hunting partridges. On one flush his friend got five and he got—a jammed gun. Investigation showed that dirt had collected on the inferior oil he had used. His friend used 3-in-One. "Since then, I have used 3-in-One altogether, and my gun has never worked smoother."

FREE: Generous sam-

## **BOOK SERVICE**

Readers wishing to purchase books reviewed in these columns and unable to procure them from their local dealers, may do so by sending the price by postal or express order to THE BOOKSHELF, "SATURDAY NIGHT," Toronto.



### Talking Among Ourselves

"Stand to Your Work" by W. Eric Harris; Musson, Toronto; 269 pages; \$2. NATIONAL thinking in Canada is not the unknown thing it was ten years ago, but still rare enough be interesting. John Nelson's "The Canadian Provinces," which emphasized the dangers of sectionalism within the Dominion and was quite pessimistic, has been followed this year by W. Eric Harris's "Stand to Your Work," which is built on synthetic lines and is very optimistic. Looking at the progress of the young nation as a unit does seem to inspire optimism. Were it for nothing but the tables of statistics alone, Mr. Harris's work would be a valuable compilation and most pleasant read Time and again one notes significant figures, but on wishing to refer to them can find only blue books so loaded with figures that it is useless to hunt for anything in particular. Here are comparative tables of population, finance, trade, resources, products, habitable and occupied areas and so on, neither lengthy nor complicated, but containing the essential figures. It is a pity that the author did not take the

trouble to prepare an index. Of course the book is more than statistics. It is a national viewpoint and philosophy. It deals fearlessly with many delicately adjusted matters of national policy that the politicians generally leave untouched, or only touch superficially, in public debate. It is the book of a patriot, with his country's interests at heart.

Like previous writers of his class, Mr. Harris concerns himself chiefly with economic and political problems and situations. But not wholly: there is some reference to social questions public morals and the national

There cannot be too many such books, for each does its share in on its surface—a nation. Just how much we have still to do to understand one another is seen in the amazing fact that the author, though patriot enough to go through the laborious and intricate work of writing a book of this kind, is not a nationalist at all, but a fervent for principle-but for the Empire:

We Canadians may have the privi- character. lege of fighting alongside Britain in the battles for the welfare of the unfortunate peoples of this world, for their protection and their chance of advances. Its what was going on inside him.



out I read an old one."

—Samuel Rogers.

142. SHORTER LYRICS OF THE TWENTIETH CENTURY. On its publication some four or five years ago, I had the privilege of introducing this small anthology of contemporary English poetry to Canadian readers. The pieces are very dainty and charming; and almost all the better known and most popular living English poets are represented. The collection must be proved popular in Canada: and I have proved popular in the collection must be proved popular in the collection must be represented. The collection must be represented to the representation of the representation of the second provided and it have given without purse-strain. At first it cost \$1.35, but the price has now been reduced to \$1. Irwin & Gordon are the agents for Canada. If their present stock runs out they will have to order from England, so if you are thinking of getting a few for Christmas cards you had better place your order early so as not to be disappointed.

young and fortunate nation, should give ourself, and in no way could we do more than by doing what we could to ease the burdens on that Motherland of ours which leads the fight, He.e is solid ground upon which to formulate proposals for a Canadian contribution to that instrument of Empire and civilization, the British Navy, which will in the future, as it has in the past, protect the weak and powerless peoples of the world against oppression (p.

There are wise words on the railroads, banking, the tariff, and many other kindred things worthy of sentiments are not universally shared -in particular its fundamental coning definition: "To me, the Empire is Disraeli" (p. 201).

A Ben Jonson Novel Scenario "O Rare Ben Jonson" by Byron Steel: Knopf-Macmillan, Toronto 158 pages; \$3.

years ago the "life" in the form of a novel was a rarity, and a pleasant change from the dry and tedious style promoting national thinking, and that older biographers often used. only national thinking can make of Now we meet the movieized biogthis country and the people who live raphy. Flick, flick, flick, go the rapid pictures-all the high lights, nothing but the tense moments shown, practically no shading, and absolutely no scholar-poet and playwright, though it discussion. I cannot say that I like was not perhaps necessary to make it for anything except the saving of time: one can get through Mr. Steele's "O Rare Ben Jonson" in two hours as against the two weeks it would have imperialist. In foreign relations, he taken to read a 19th century study of seems to think only from one stand the same figure. One, of course, "got point-the Empire's, by which he more" out of the old-style narrative means England's. He favors contribu- for the very reason that action is not tions to the British navy; he sees our all of life, nor even a sure index of participation in the League of Nations the motive, emotion and thought only as a diplomatic support to Great behind it. Two men will do the same Britain; he wishes our tariff and thing for different reasons; or, two freight rates adjusted to the greater men, of similar ambitions but differprofit of manufacturers in Great ing in nature, will perform acts Britain; and he finally wishes us to apparently identical, and yet achieve die-not in defence of our homes, or utterly different results. A handy name for the missing factor is



"HER PALACES ARE CRUMBLING TO THE SHORE" A typical Venetian side canal flanked by the former palaces of the aristocracy. This photograph is from "The Seven Ages of Venice" by C. Marshall Smith (Blackle, Toronto, \$3.75).

### brilliant school-boy, as a drunken brawling actor, as a pedantic and successful playwright living fatly under the direct patronage of James I. We see him in action at strategic points throughout his career: but

there is no analysis of his character, nor even mention of it. These pictures are capable of interpretation as the moving pictures of either a most unfortunate martyr, or of an insuffer able humbug.

As picture, the book is not lacking in detail. There are circumstantial accounts of his being thrown into prison for killing Henshaw's actor in a duel, and of his friend going for aid to "Will Shakspere". who sits at the moment in his theatre, counting his money and talking in a sentimental way about the house he is going to buy in Stratford. Queen Elizabeth at the play slaps her leg-Duchesses dance naked to amuse the Court. As a youth, Ben lays bricks and exchanges lewd banter with

passers-by. Inigo Jones paints scenery

for Ben's masques. It is all very fast,

very vivid, and no doubt mostly true

-but all surface. Flick, flick, flick. It goes right through to the granted petition for the 13 inches of ground in Westminster Abbey, where he was buried standing upright; and on, to the recent opening of the tomb, when consideration. The book may be all the skull fell down among the still the more valuable because all its upright leg bones, and there was still red hair adhering to the skull. But there is one bit near the end, that ception of Canada as an adjunct of I earnestly hope is true. It says that Empire, in the light of the illuminate Ben was burled without adequate making of the grave, and that a passer-by gave a workman 18 pence to curve the Latin inscription "ORARE BEN JONSON" (Pray for Ben Jonson), but the spacing of the letters made it read "O RARE BEN JON-SON"; and when, later, a marble bust was erected, the English interpretation of the inscription was used

"O RARE BEN JONSON." A tremendous amount has been packed into a small space; and the book is very good for what it really is—a scenario of Elizabethan literary life, centering on the career of the Shakespeare out such a fool as he appears herein.

William arthur Descon 20

The Diary of a Genius "Journal of Katherine Mansfield 1914-1922", Edited by J. Middleton Murry; Constable-Macmillan, To-ronto; 252 pages; \$2.25. Reviewed by T. D. Rimmer.

THIS is a book that is apt to film one's critical sense. There is so much pathos in its pages that one might pardonably fall into sentimentality. Yet it would be almost impertinence to do other than admire the spirit of Katherine Mansfield as she faced, first he Gethsemane of realization and then

the dark crucifixion of pain.

In the soul of an artist there is inevitably chaos. Beauty has seldom emerged from the chrysalis of contentemerged from the chrysalis of content-ment and there are spiritual birth-pangs, chaotic turbulences, before the ultimate is attained and the world enriched by the advent of a work of genius. In the soul of Katherine Mansfield much the same sort of con-flict seems to have taken place, and added to the intangible forces was the dread spectre of tuberculosis—surely a formidable array against so frail a foe. Her journal reveals a temperament termidable array against so Iraii a 10e. Her journal reveals a temperament curiously akin to that of John Keats. There are the same presentiments, the same timorous uncertainty in the acceptance of love—though in this regard she was happier than Keats regard she was happier than Keats—and the same physical ailment to fight against. But the pain enfolded in Keats' line: "Here lies one whose name is writ in water," was in her subdued and finally mellowed by the emphasis on spiritual values.

Little need be said about the wisdom of publishing the journal. To some it will seem too poignantly intimate; to others who have read her work it will reveal the personality that lent to that

will seem too poignantly intimate; to others who have read her work it will reveal the personality that lent to that work its peculiar charm, and it will disclose a whimsical and provocative nature that, unfortunately, was overlaid with a grim stratum of pain. Her work may not be on the higher reaches, but it cannot be denied that in the literature of this era it has an honorable place. The faint, clusive charm which pervades it is but the impress of her own personality, and scattered throughout the journal are vivid instances of this. Flushed with the sudden capture of a word or phrase she set it down, and there are many of these that we have met before in one or more of her stories.

But it is the intimate jottings, with their grey relation of a period laced with pain, which will elicit the sympathy of the reader. They constitute a tale of many false dawns where

pathy of the reader. They constitute a tale of many false dawns where hope bourgeoned with a new faith, to wither again into a deeper despondency as the relentless disease obtained a surer hold. There are quaint, whimsical scribblings at times that are like threads of gold through a sombre pattern, and some of her criticisms of literature are shrewd and clear-

## Black Raven's Curse-

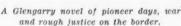
For the sins of a Scottish sorcerer of the years long ago, a nemesis lay upon his descendants. Tragedy and doom followed them across the ocean to Canada, where Hugh Kennedy at last broke through the web of tribal superstition, and found his

## The Shadow of Tradition

BY C. HOLMES MACGILLIVRAY

\$2.00





THE GRAPHIC PUBLISHERS, LIMITED, OTTAWA, CANADA



## The Mauretania To Egypt and the Mediterranean ...

For the fourth consecutive year . . . the Mauretania sails for 43 sunswept days in the sea of antiquity . . . to ports which are the world's acknowledged playgrounds . . . Calling at Madeira, Gibraltar, Algiers, Villefranche, Naples, Haifa and Alexandria . . . Shore trips to Amalfi . . . up the Nile . . . to Rome . . . Rates to Naples \$275 up—to Alexandria \$350 up.

From New York, February 21, 1928

he huge Cunarder in the role of a pleasure yacht ... chosen by connoisseurs of travel ... Those who demand staterooms which have no relation to cabins ... food which is a studied art seasoned with inspira-tion ... and CUNARD service about which there has ceased to be any argument whatsoever.

The S.S. Carinthia, From New York, Dec. 3rd, 1927

Christmas in Naples or in Nice . . . the Cunarder famous for her world's cruises . , . large staterooms with private baths . . . tiled swimming pool . . . racquet courts . . . CUNARD standards in food and service . . . Calling at Algiers, Villefranche, Genoa, Naples, Patras, Alexandria. Rates to Naples \$250 up—to Alexandria \$325 up.
The ROBERT REFORD CO., Limited, Bay & Wellington Sts., TORONTO

CUNARD THE MEDITERRANEAN

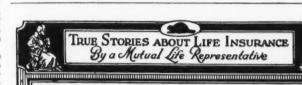
## ALIVE BOLLARD

**TOBACCONIST** 10 & 12 YONGE ST. ARCADE.

Christmas Cigar Service

Select your Brand and leave your cards and mailing list with us, and we will guarantee Cigars to be carefully packed and delivered.

TELEPHONE ELGIN 3563 FOR A REPRESENTATIVE. ESTABLISHED 1880



## His Family's Future Was in the Fire

 $m H^{E}$  had need for insurance and proposed taking out a \$5,000 Policy in the Mutual Life.

I asked him what was the minimum by which his widow could carry out his plans for his boys' education. How long could his family live and how much education could they have for \$5,000?

"Make it ten, then," he said, "with an extra thousand for my mother-say \$11,000." I got the Head Office to make out three policies

-two for ten thousand each and one for one thousand in favor of his mother. "I can't pay for it," he said, when he saw the extra \$10,000. "I have other irons in the fire."

"You have your family's future in the fire," said I. "Don't leave it there."

He hesitated, but saw the logic of the situation and accepted the full amount of the policies— "It will cost me \$700 a year," he said, "but my

family's future is worth it.'

. . . . Why not let one of the Mutual Life experts analyze your insurance position and show you where

you stand and how to adjust yourself?

The MUTUAL LIFE of Canada

WATERLO, ONTARIO



**ORIGINAL** Melachrino **CIGARETTES** 

So. America-Africa Cruise



In 104 days-the world's strangestcontrasts. Its most primitive, in Africa. Its most cultured, in Europe. Its newest, in So. America. Its oldest, in Egypt. There is a cruise! From New York, next Jan. 24 S.S. Empress of France. Details from your own agent, or-

J. E. PARKER General Agent, Ocean Traffic, C.P.R. Building, Toronto.

Canadian.. ....Pacific

World's Greatest Travel System Always carry Canadian Pacific Express Company's Travellers' Cheques. Negotiable everywhere 61



visioned. Others do not lack a certain sharpness, as when she writes

E. M. Forster never gets any further than warming the teapot . . . yes, but there ain't going to be no tea. Quoting a few entries will reveal something of the contents of the

A day spent in Hell. Unable to do anything... Determined not to weep-wept! There is no limit to human suffering. When one thinks "Now I have touched the bottom of the sea-now I can go no deeper" one goes deeper.

I can find no passage in which she is more fully revealed than in the last entry which she wrote for her husband. It is an unconscious valedictory, poignantly sad and vet with a tory, poignantly sad and yet with a faith and assurance that linger in the corridors of memory:

corridors of memory:

By health I mean the power to live...

in close contact with what I love—the
earth and the wonders thereof—the sea—
the sun the wonders the contact with a the what?...

But warm, eager, living life—
to be rooted in life—to learn, to desire
to know, to feel, to think, to act. That
is what I want. And nothing less. That
is what I must try for ... All this
sounds very strenuous and serious. But
now I have wrestled with it (fear) it's
no longer so. I feel happy—deep down.
All is well.

Another Story of English Life

"The Flower Show" by Denis Mackall; Houghton, Mifflin-Allen, Toronto; 341 pages; 82.50. Reviewed by Cameron N. Wilson.

Reviewed by Cameron N. Wilson.

As IN "Tin Wedding" the happenings in "The Flower Show" occupy but a single day. The annual meeting of the Nutlington Horticultural Society held in the grounds of Nutlington Court, is the event of the year and the story deals with the village characters of all ranks who contribute directly or indirectly to the setting.

"The Flower Show" is entirely devoid of plot and has only a suggestion of

"The Flower Snow" is entirely devoid of plot and has only a suggestion of love interest. But so delicate is the characterization and so appealing the humor on every page that one does not miss the elements of mystery and

With a wealth of significant detail With a wealth of significant detail the intimacies of an English country house are chronicled in a way that makes very real the persons portrayed. The impoverished and somewhat crusty landlord, his little grandson and heir, the butler who shares his master's dislike of modernity, Nana, the nurse, efficient and unruffled. Mason, the incomparable chauffeurthese members of a typical English these members of a typical English household unite with the villagers in forming a picture clear-cut and rich in local color.

Denis Mackail's humor is delicious in

its suggestiveness. His ramifications Its suggestiveness. His ramifications might become tiresome if it were not for the gems of thought that crop up in every paragraph. The bickerings of the country folk, the foibles of the rector and his wife, the petty Jealousies of the Society's officials, are handled with a skill reminiscent of Dickens. It is a book that must be read slowly and over again to be truly appreciated.

All Immigrants Do Not Succeed "The Royal Cravatts" by Lillian Rogers; Ives Washburn-McLean, Toronto; 354 pages; \$2.50. Reviewed by Raymond Knister.

Reviewed by Raymond Knister.

THE puzzling title refers to the Kravitz family, Russians who emigrated to America and changed the name to Cravatt. Gregory, the eldest, held a certificate from the college of pharmacy, and they were of a slightly better type than the average immigrant. The author refers occasionally to blue blood, but the characters did not pretend to such; they merely had not uncommon cases of egomania. So it seems in a spirit of heavy and almost malicious irony that the book was named.

almost malicious irony that the book was named.

The same spirit is found in the conception. Gregory, determined to get on, acquired the position of clerk in a drug store in New York, met a young coctor of his own nationality and of some means, whose sister he married, opened a small store of his own, struggled years, went bankrupt, started a jobbing establishment, and scemed destined for success. Sophia, his wife, was prettily quiescent and long suffering during adversity. Then she loved a doctor who came into the shop. He approached Gregory with an idea for women's cosmetics as an excuse to see Sophia. The two invested their money in this and lost it when a wealthy patron sued them for ruining hecomplexion. Also they put their spare capital into German marks. Sophia would have run away with Everett at this juncture, only Peter, her son, came home that afternoon with a tale of ruining a girl. Then Sophia died.

The other members of the Cravatt family and their Interrelations with was named.

of ruining a girl. Then Sophia died.

The other members of the Cravatt family and their interrelations with these are credibly portrayed. The meeting of the two brothers and their wives (p. 187) is one of the good moments. But little sympathy is shown for Gregory and his indomitable ambition. He was "always spluttering" about some plan to make a fortune, always in a fever of endeavor; Sophia listened patiently throughout the years. At last when he was ruined a wag told him he had proposed him as a political candidate. He believed it. The glorification of failure found in many writers of the day is almost burlesqued writers of the day is almost burlesqued

Books Received Hasty comment, pertinent and impertinent

Hasty comment, pertinent and impertment The Good Gray Poct by William Douglas O'Connor (Henry S. Saunders, 7 Neville Park Bivd., Toronto, \$2). One of the most interesting documents in American critical literature is the flaming defence of Whitman by his friend O'Connor in Washington. The monograph was printed first as a pamplet in 1886 in New York. It was reprinted in 1883 in Dr. R. M. Bucke's "Walt Whitman." Mr. Saunders first reprinted it, with a specially written introduction by Mrs. O'Connor, in 1911, Lately, he has been combining his book-making with his enthuslasm for Whitman; and several of his contributions to the Whitman literature have been mentioned here. The present edition of "The Good Gray Poet." numbered and limited to 125 copies, is entirely the work of Mr. Saunders's hands. He set the type, and did the proof-reading and binding unassisted. The result is a very neat and substantial book, that, by its nature, is "rare" from the day of publication.



After the portrait by Gerard Houth-orst. Byron Steel's "O Rare Ben Jonson" has Just been published by Knopf-Macmillan.

The Old Testament: An American Translation. Edited by J. M. Powis Smith (University of Chicago Press-Macmillan, Toronto, \$7.50). A revised, literary translation, on the lines of Moulton's "Modern Reader's Bible," but adhering to the King James order of presentation of the material.

of presentation of the material.

The Tomb of Tul-Ankh-Amen by Howard Carter (Doran, Toronto, 153 photographic Illustrations, \$5). This second book is much more interesting than the first because it describes the contents of the tomb, and the opening of the coffins—one of solid gold.

The Silent Force by T. Morris Longstreth (Century-McLeod, Teronto, Illustrated with photographs and maps, \$4). Readable history of the North West Mounted Police, of which the author was once a member.

The Romance of Francois Villon by

The Romance of Francois Villon by Francis Carco (Knopf-Macmillan, illustrated, \$5). Biography in almost-novel-form of the 15th century vagabond French poet, with special care for historical accuracy.

The Letter by W. Somerset Maugham (Doran, Toronto, \$2). The most discussed play of the moment is about some English people at a station in the Malay Peninsula and at Singapore.

Akhnaton by Dmitri Merezhkovsky (Dent, Toronto, \$2). Dramatic novel of ancient Egypt—said to be exceptionally interesting.

interesting.

The Bacchante and the Nun by

The Bacchante and the Nun by Robert Hichens (Ryerson, Toronto, \$2). Novel in the typical style, and of typical subject matter, of the author of "The Garden of Allah."

Folly's Handbook by Mary Agnes Hamilton (Cape-Nelson, Toronto, \$2). Ultra modern novel of London society against background of the Covent Garden opera.

Jeremy at Crale by Hugh Walpole (Doran, Toronto, \$2). The third "Jeremy" novel shows him grown up and a football hero, so that the book is a study of adolescence.

Pairol by Philip MacDonald (Collins, London, \$2). War novel of British cavalrymen in Mesopotamia.

The Wayes of Peril by Jack Bechdolt (Henry Altemus Co., 1326-1336 Vine St., Philadelphia, perhaps 50c). Cheaply printed reincarnation of the dime novel—probably a reprint.

printed reincarnation of the dime novel—probably a reprint.

Gentlemen March by Roland Pertwee (Houghton, Mifflin-Allen, Toronto, \$2).

Mr. Pertwee is at his best in narratives of adventure. In his latest novel he has added to his stock thrills the enticing atmosphere of a Graustarkish royal palace in some small European kingdom. It is a modernized "Beverley of Graustark." And it is very well done, with a pleasing illusion of reality about it.

The Naked Five by Victor France

with a pleasing illusion of reality about it.

The Naked Five by Victor France (Gordon & Gotch, Toronto, \$2). For a real, old-time thriller of a murder mystery story, with full equipment, it would be hard to beat "The Naked Five." From the jacket flap: "Once again Hugo Tower, the hero of 'The Carved Emerald,' pits his strength against the powers of cyll—the Count and Countess Strogen. Again he is not alone, for with him are Pamela Abingdon and Oliver Galt—Oliver who was brought into the struggle when he heard Hiram Lancey's dying words . . ." Read on from here.

(Continued on Page 12)

## Canadian Industrial Development

Realizing the growing importance of Canada's resources of industrial raw materials and minerals to supply the present needs of manufacturers and to form the basis of new industries the Canadian Pacific Railway maintains an organization to assist manufacturers and shippers and to further industrial development along its lines.

Through this organization you can obtain full and reliable information as to Canada's resources and the raw materials which you require for the manufacture of your products.

Information and assistance also given to those seeking location for their business or plants or looking for extensions of existing industries. Under this latter heading data can be supplied on industrial sites, empty warehouses, manufacturing and labor and other conditions.

Apply to

Industrial Department Canadian Pacific Railway

D. A. Wanklyn A. E. Tigh Montreal Toronto J. F. Sweeting, Winnipeg.



Development Branch Canadian Pacific Railway

G. G. Ommanney, Montreal. H. B. Lumsden, Winnipeg.

ROWN Life Policies give you maximum value in: Protection **Investment Returns** 

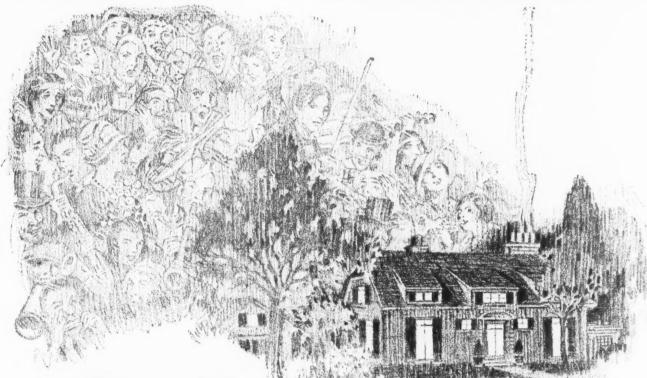
Insurance Service

NSURANCE COMPANY

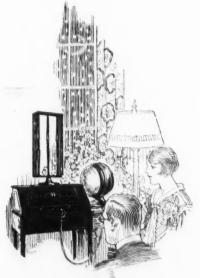
H. VICTOR CAWTHRA,

H. R. STEPHENSON,

Home Office, Toronto, Canada



## The Night Has a Thousand Voices



THE air around us is vibrant with music and voices. From every quarter of the continent entertainers and educators come to us, seeking admission to our homes. That is the miracle of radio.

Radio brings to your home the finest entertainment of the continent. It transports you, at a touch of your finger, into a land of enchantment, where space and distance are unknown, where you may wander, in amazed delight, from city to city, from concert to concert, from lecture to lecture.

A few short years ago, radio was no more than an experiment, filled with fascinating possibilities. To those who saw in it these possibilities and sacrificed time, money and effort to realize them, great credit must be given. It is to their persistence in face of obstacles that we owe radio as we enjoy it today.

Among the great names of the pioneers in radio must be placed the General Electric Company with which Canadian General Electric Company is associated. Out of the research and development activities of this organization has come Radiola-a name and a standard of qual ity respected wherever they are known throughout the civilized world.

Radiola has brought the true pleasure and benefit of radio reception to multitudes of people, by making radio results dependable, by robbing radio of its mystery and, to a large extent, of its uncertainty, and by placing before everyone the type of radio best calculated to meet their individual requirements and

How much you miss - without Radio!

CANADIAN GENERAL ELECTRIC Co.



Novemb



the North Pole, one wearing Jaeger pure other any substitute, we know which one would return with a very bad cold.





Financial Independence!

Book House for Children Metropolitan Bldg. Elgin 9851.

LOBLAW GROCETERIAS CO.

BERMUDA

Sailings Twice Weekly S.S. "FORT VICTORIA" and S.S. "FORT ST. GEORGE"

BERMUDA 20,000 tons gross sails

FURNESS BERMUDA LINE



ENGINEERS who developed your telephone and made radio possible, have now created the Audiphone to give hearing to the deaf.

The Audiphone is light and inconspicuous; the ear piece, moulded specially for you, gives perfect comfort.

Have the Audiphone demonstrated to you at

Northern Electric 131 Simcoe Street

Telephone Adelaide 0651

or at the Northern Eleotric Company Limited, Room 1001, Keefer Build-ing, 698 St. Catherine St. West, Montreal

Northern Electric niche Equipment Division)



MADAME OLGA PETROVA, the

eatre. Mordkin has secured for th Your Maklezova, the brilliant young Russian beauty, whose sen-sational dancing is renowned in Europe. He will also be supported by Hilda Butsova, the famous English Hilda Butsova, the fameus English danseuse, for years the sole understudy permitted by Pavlowa. Fierre Vladimiroff, whose reputation as an interpreter of the classic dance is worldwide, is the fourth. The programme to be submitted by Mordkin is one of exceptional variety and beauty. 'Lake of Swans.' with music by Tschakowsky himself, is perhaps the most important production, "Carnival" is Mordkin's own conception and design.

FOR a story, that, in play form was FOR a story, that, in play form was one of the classic lyric romances of continental Europe, yet wholly unknown to America, Samuel Goldwyn retained the talents of Vilma Banky and Ronald Colman. In "The Maric Flame," which opens November 13th at the Uptown theatre, most of the scenes are laid in and around a circus. The story concerns the small gypsy bands that tour the Mediterranean. A bands that tour the Mediterranean. A special musical setting enhances "The Magie Flame" with a melody which provides the keynote to the entire musical score. On the stage this week Jack Arthur presents Miss Dawn Assheton. English prima donna, and other equally renowned artists.

AT NEXT Tuesday's twilight concert of the Toronto Symphony Orches-tra Lady Eaton, who last sang at Massey Hall with Edward Johnson and Massey Hall with Edward Johnson and bas since studied in Florence with Claude Trevor and later with Alfred Sellier of the Opera Paris, sings the Aria "Knowest Thou the Land" from "Mignon." Serzes Stupin, the Russian cellist, plays Mozart's Concerto in D Major; both with the orchestra. The Orchestra numbers are Overture "Mignon," Thomas: and Dr. Albert Ham's march, "Imperium et Unitas," with the composer conducting.

MUSICEDRAMA

(Continued from page 7)

strange company together aboard the schooner at midnight. The ship is cast adrift by the bloed-mad savage, and in the two and half hours' action in the cabin there is almost enough excitement for a lifetime. As usual, the mystery, including a somewhat unnecessary love tangle, is cleared up just before the final curtain.

In general "Fog" cannot be ranked with either "The Cat and the Canary" or "The Bat" for eleverness of lines or for execution, but the stage effects alone make it well worth seeing for those who like good thrillers.

H. W. MeM.

\*

MISS EMMA GOLDMAN, Dramatic many years in the United States, interpreting the social message of the modern drama. She therefore holds that every great dramatic work contains a vital message to thinking men and women. Unfortunately this message is very often completely lost to the average theatre-goer. Miss Goldman has been in Toronto for some months, and the coming week she will speak of the staging, and arrangements have been made with Charles Dillingham to give Toronto theatre-goers a duplicate of the original Cyril Maude production.

H. W. MeM.

\*

MISS EMMA GOLDMAN, Dramatic many years in the United States, interpreting the social message of the modern drama. She therefore holds that every great dramatic work contains a vital message to thinking men and women. Unfortunately this message is very often completely lost to the average theatre-goer. Miss Goldman has been in Toronto for some months, and the coming week she will speak of the staging, and arrangements have been made with Charles Dillingham to give Toronto theatre-goers a duplicate of the original Cyril Maude production.

\*\*

In general "Fog" cannot be ranked with either "The Cat and the Canary" or "The Bat" for cleverness of lines or the staging, and arrangements have been made with Charles Dillingham to give Toronto theatre-goers a duplicate of the original Cyril Maude production.

alone make it well worth seeing for those who like good thrillers.

H. W. MeM.

"Buddies"
Soldier Play
Revived
Flayers at the Victoria Theatre, is fairly well known in Toronto, having been played known in Toronto, having been played some pervertal times. It is an exceedingly light comedy dealing with the love complications of two Canadian soldiers in a French billet after the Armistice and is pretty simple fare. As the title suggests, "Buddies" is an American and play which has been Canadianized by the simple process of chanking uniforms and place-names and the fact is rather evident, to the critical eye at least. The uniforms are decidedly weird. Canadian tunions with riding trenches and American army shirts being worn by Canadian infantry privates. The present offering is chiefly remarkable for a stagging, and arrangements have been made with Charles Dillinghan to five Toronto theather-goers a duplicate of the original Cyril Maude production.

## THE announcement that Scotland has entered into the motion picture in the newest cartoon screamer, "Bringing Up Father in Follitics." Plot, action and scenery are all new. The "Bringing Up Father" series in musical comedy will soon celebrate its silver anniversary, the undentable guarantee of its from the land o' the heather. At the Regent for one week, commencing Monday, comes "The Immortals of Nonlay 2 film version of the commences of Rabble Burns and Sir Walter Sectland," a film version of the original Cyril Maude production.

### Commence were duplicated to the original Cyril Maude production.

### THE announcement that Scotland has entered into the motion picture in the newest cartoon screamer, "Bringing Up Father series in musical comedy will soon celebrate its silver anniversary, the undentable guarantee of its from the land o' the heather. At the Regent for one week, commencing Monday, comes "The Immortals of Nonlay 2 film version of the commences of Rabble Burns and Sir Walter Sectland," a film version of the commences of Rabble Burns and Sir Walter Sectland

## **SEMET-SOLVAY** COKE

Enjoys the unique distinction of being the only fuel on the market that literally has no competitor.

It Is in a Class by Itself

The Standard Fuel Co. 79 King St. E. ELgin 7151



## To the Savoy in London has gone the story of a never-to-be-forgotten flavor

THE witchery of a wonderful flavor has made "Canada Dry" of all time.

old ginger ale has been a famous and an honored drink in Canada. In recent years it has also become the sensation of the United States and the accepted choice of connoisseurs and epicures in many foreign capitals.

"Canada Dry" is served at the embassies in Washington; at the famous Savoy Hotel in London; at the stately Ritz in Paris; at the magnificent

Write for

Free Recipe

Booklet

"Surprises on

For many, many years, this fine game hunting in Africa, and at lifted to your lips. the trading post of Horton & Moore at Fort Yukon, Alaska eighteen miles north of the Arctic Circle.

The very first time you taste "Canada Dry" you will understand why it has won such favor.

"Dry," like an old wine,



Suvretta Haus in St. Moritz; and piquant yet mellow, agleam with within the shadow of Taj Mahal sparkling, champagne-like vitalthe outstanding beverage success in India. You will find it even ity, it is without question the in Nairobi, the center of the big-finest ginger ale you have ever

Again and again you will serve it-relish it-whatever the season or the occasion.

For it is more-much morethan just a pleasing flavor that delights your taste. It lifts you up mentally and physically! Refreshes! Invigorates!

Serve it tonight at dinner and note the zest it adds to the meal. The very sparkle of it in the tinkling glasses is a lure to lagging appetites. The Jamaica ginger in it is really good for you.

Ask your dealer to show you this Hostess Package of 12 bottles of "Canada Dry." It's the most convenient way to purchase this fine old ginger ale for your home.

## "CANADA DRY

Made in Canada by J. J. McLaughlin Limited Toronto and Edmonton. Established 1890. In U. S. A., Canada Dry Ginger Ale, Incorporated, New York GOI

Good not if yo to lo A qu on th bring Pine

the ( Outd Ther 2000 heal at the Write bookle Office



### Tours to SOUTH AMERICA

ESCORTED OR INDEPENDENT FARES \$765---\$2240

VISITING--Barbadoes--Panama Canal--Peru--Bolivia--Chile--Argentina--Uruguay--Brazil

The itineraries are most attractive and include the outstanding points of interest. The tours afford convenience, security, great economy of time and money, freedom from trouble, uncertainty and annoying details so inseparable from travel in foreign lands.

PROGRAM ON REQUEST

## THOS. COOK & SON

65 YONGE ST., TORONTO. ELGIN 2256-7.



### Meet

## The Smart World On the Big Three

Fashionable society matrons, chie debutantes, famous sportsmen, captains of industry, leaders of culture, diplomats, celebrated exponents of the arts, princes of the blood . . . what a list!

On an Atlantic crossing these modish people find comfort in the correctly smart atmosphere of the Berengaria, in the expansive elegance of the Aquitania, or in the glittering allure of the world's fastest iner, the Mauretania.

> Examine these sailing dates-BERENGARIA

Nov. 23, Dec. 14 Feb. 10, Mar. 2 AQUITANIA v. 16, Dec. 7, Jan. Jan. 27, Mar. 23 MAURETANIA

Address enquiries to THE ROBERT REFORD CO., LIMITED

Corner Bay & Wellington Sts., Toronto (Elgin 3471)

GOLF ~ POLO

Good times are not hard to find if you know where to look for them.

A quick, easy trip

on thru Pullmans

brings you to

Pinehurst, N. C., the Golfer's Paradise, the Center of

Outdoor Sports.

There you'll find

goodfellowship,

health, climate

and regal comfort

at the Carolina Hotel.

Write for illustrated

booklet or reserva-tions to General Office, Pinehurst,

Pinehursk

SPORT CENTER

"Niagara" (20,000 Tons) Dec. 14 Feb. 8
"Aorangi" (22,000 Tons) Jan. 11 Mar. 7
For fares, etc., apply to all Raitway and Steaman placetist or to the Canadian Australasian Line, 999 listings St. West, Vancouver, B.C.



tagena...Cristoball Magic names... with Bermuda and Havana, too, among the 14 ports of the Caribbean visited. 29 days of new scenes All the luxury of the famous S. S. Montroyal...roomy cabins, Winter Garden, delightful salous, excellenteuisine. Decklenow what wintry days you want to escape... sail on January 20th or February

Canadian Pacific

29th. Fares from \$300.

World's Greetest Travel System
J. E. PARKER
General Agent, Ocean Trame,
C.P.R. Bldg. Toronto.



Changing London

LONDON is changing; fast and furiously changing, writes T. R. Ybarra, London correspondent of the New York "Times". For example, few things in London so typified the city as did Regent Street. That double row of nineteenth century facades!how noble they looked with their coatings of yellow paint and their dignified pillars, as they stood there in an unbroken line, between Piccadilly Circus and Oxford Circus. Built by Nash in the days of the Regent (whence the name of the street), they were especially effective where they formed the sides of the so-called Quadrant -that part of Regent Street that sweeps northward in a bold curve from Piccadilly Circus. Ask anyone who knew London five years ago-or ten—or fifty—what he remembers best about its streets, and he is almost sure to name the Quadrant, if not first, then certainly among the first two or three items of his recollec-

Diagonally across the way there are two more old Regency facades. One, you cannot help feeling will be gone within the next few weeks, for already a building just like it, which stood next door has been torn down making its neighbor look so incongruous and pathetic amid the march of modernity that to tear it down also would seem to be an act of kindness.

Just beyond is another old building, rather larger and prouder than the three other structures. It has just received a fine new coat of white paint, as if its owner hoped to cheat time by making him believe this to be a modern edifice instead of one that was standing probably before Wellington won Waterloo.

But you cannot help feeling that neither paint nor anything else can save the old structure: like the rest of the Georgian Regent Street it is doomed. In a few years modern buildings will line its entire length, all Royal Horse Show Next Week the way from Waterloo Place to Oxford Circus, and its dignified old architectural garb will be no more than a be held in connection with the Royal itectural garb will be no more than a

No more than a memory -- like reputati Devonshire House. It is now some kind in time since Devonshire House, one of London's most famous old landmarks, was demolished; but only quite recently have Londoners and foreigners in London been able to appreciate fully the extraordinary change its demoli-

what of it? It was a part of London's

one of its small top story window. was it that Queen Victoria used to sit. no peace until all nations adopt having stolen away from the august universal language." But they'd have company downstairs, to watch the to have a war to determine what langroaring tide of Piccadilly traffic" uage to adopt.-Toledo Blade

Only then could she see Londoners as they really were. Being their Queen, she knew them elsewhere only as long lines of men and women on their best behavior, pushed back by policemen, loyally cheering her as she drove along in her carriage of state. But as she peeped from the window at Devon shire House, London throbbed and laughed and lived its tumultuous life before her eyes, unconscious of her proximity. "I love to watch it," she would tell the Duchess of Devonshire.

Twenty-six years ago Queen Victoria closed her eyes to that and all other earthly sights-and now the mansion from which she loved to see London off its guard has been swept away. In its place is a towering modern structure, glaringly white and blatant where Devonshire House was gray and tranquil; it flaunts offices and apartments where ducal halls once reflected a courtlier England.

If you go to London's business marts, it is the same story. Every day sees the demolition of some old rookery and the rise of some up-to date business edifice in its stead. On the site of moldering old business houses, on whose rickety stairways one expected every instant to en counter the Cheeryble brothers or read the sign of Dodson & Fogg, one now walks into offices that might be on Lower Broadway and reads the name of him who reared the great Bush Terminal Building in New York.

Already there is Bush Building in the Strand and, on either side of it. where a short time ago there were little buildings full of cobwebby business lairs of London's old-fashioned traders, is now a vacant lot. On both these lots the alert American has an option. Which means, undoubtedly, that before long American visitors will see, rising upon these lots, build ings that will remind them of any thing rather than Charles Dickens.

the extraordinary change its demolition has wrought.

How long did Devonshire House stand there, diagonally across from where the Green Park ends and Piccadilly first takes on the look of a real metropolitan street? Almost a full two centuries—long enough, anyhow, to impress itself upon visitors as one of the very cornerstones of their London recollection. Outside, the residence of the Dukes of Devonshire was bare and gaunt—ugly, almost. But what of it? It was a part of London's what of it? It was a part of London's flesh and blood and marrow. It seemed to say to passers-by: "I shelter the great of the world; I can afford to look as I please."

And what memories clustered around Devonshire House! What ghosts of

H. L. Mencken says "there will be



Who will be soloist at the twilight concert of the Toronto Symphony Orchestra at Massey Hall on November 15th. Lady Eaton has not been heard in public for some years and has lat-terly been devoting herself to yocal study in Europe.



## You Can Buy Money

Spend Your In a Bank

YOU buy many things on the instalment plan-why not buy money?

You can soon buy \$1,000 if you treat your savings as a monthly bill—an obligation that must be met.

Ask for a copy of our Budget Book. It will help you to save.

The Royal Bank of Canada



TRADE MARKS and DESIGNS Registered

W. IRWIN HASKETT, 12 Elgin Street, Ottawa, Canada SOLICITOR OF DOMESTIC AND FOREIGN PATE

## Golden State Limited

Nothing Finer-Nothing Faster



There are many interesting routes to California, but there is only one Golden State Route There are many luxurious trains—but only one

Golden State Limited

Direct low altitude route. 63 hours Chicago-Los Angeles. Shortest and quickest to San Diego. Rock Island-Southern Pacific service includes also the Apache from Chicago-same low altitude route. Thru Pullmans also from St. Louis daily.

Rock Island Lines
The Road of Unusual Service

-----MAIL THE COUPON----ROCK ISLAND TRAVEL SERVICE BUREAU 209-11 Majestic Building, Detroit, Mich Please send me booklets descriptive of California and the Golden State Limited, and quote lowest fare \_\_\_\_\_\_ to Name Address

## Your Telephone Patrol -a PERSONAL Service



Your service depends on more than just the way your own in-strument and line are working.

Any moment you may call for connection with a telephone two, ten, a hundred or a thousand miles away.

Your call may follow one of the great long distance highways, or head off along some winding pole line into the next county.

But, whichever it may be, your service is constantly patrolled, in trucks and cars and afoot, along two million miles of wire in Ontario and Quebec — to see that storm and sleet, wind and flood are out-manoeuvred—to see that the track is quickly cleared for pour call when the elements get the upper hand.

These men are serving you per-



This Year -**FIPEUROPE** 

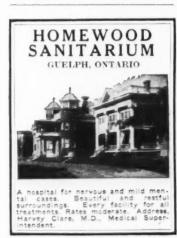
Special Sailings to ENGLAND-IRELAND-SCOTLAND

FRANCE-BELGIUM Your folks want you with them at Christmas. Be home on this hap-piest holiday of all. For your own comfort and satisfaction sail on a superb White Star ship.

REGINA - Nov. 26 PENNLAND - Dec. 5 BALTIC - Dec. 12









## THE BOOKSHELF

(Continued from page 9)

(Continued from page 9)

Are They the Same at Home by Beverley Nichols (Doran, Toronto, \$2.50). Sixty-one brief, clever portrait sketches of contemporary figures from George Moore to Georges Carpentier.

Alired E. Smith by Henry F. Pringle (Macy-Masius-Irwin, Toronto, \$3.50). Neither his friends nor his foes altogether like this impartial study of the Governor of New York.

Pil-Head Poems by Frederick C. Boden (Dent, Toronto, \$1). The poetry of this young English miner has sudienly attracted wide attention.

Later Greek Religion by Edwyn Bevan (Dent, Toronto, "Library of Greek Thought" series, \$1.50). A survey of Greek religious philosophy that has had highly complimentary reviews in England.

has had highly complimentary reviews in England.

The Black Douglas by Donald Douglas (Doran, Toronto, illustrated, \$2). A movelized version of the romance of one of the greatest of historic Scottish

novelized version of the romance of one of the greatest of historic Scottish chefes.

The Jeweller of Bagdad by Fritz Wittels (Doran, Toronto, Illustrated, \$2). An exotic and erotic tale of intrigue in the Orient.

Eros the Slayer by Aino Kalias (Cape-Nelson, Toronto, \$1.75). Madame Kalias, wife of the Esthonian minister at London, who has formerly been known through her short stories, now moves toward the novel. She offers in one volume two novelettes—both love stories, sympathetically told.

The Life of Den Quirete and Sancha by Mignel de Unamuno (Knopf-Macmulian, Toronto, \$1). The great Spanish novelist has written the story of Quixete and Fanza, as related by Cervantes, adding thereto a running rommentary of penetrating exposition. His work is a distinct addition to the Quixete interature, and has been admirably translated into English.

Forecard to Nature by J. S. Collis (Cape-Nelson, Toronto, \$1.25). A dramatic dialogue is here used by Mr Collis to present the arguments of Spengler in his subscine of the West "lirected to the end that man should accept his obvious destiny pour his internities and person in the mental

aning that he has eliminated philo-phical and sociological themes, and opaganda of all sorts, and is merely neerned with transcribing, or re-eating, life. In other words, he pends solely on plot, characterization d character development. In the urse of the book one finds a dozen

the first of the Book on this a concerning the first of the Hank and Raven by sorge Barr McCutcheon (Dodd, Meadoronto, \$2). Again the intropid MrcCutcheon launches another tale of d Graustark. In his very best

arkian manner. Here is chivund love, and tears and titulanan opera bouffe Court.

reter French and the Starvel
y by Freeman Wills Crofts
m Collins, Sons & Co., Ltd., 48
lall, London, S.W. 1, \$2). A
ve story that begins promisingly
heap of smouldering ruins and

with a heap of smouldering rulns and here corpses.

The Best Poems of 1926, Selected by thomas Moult (Cape-Nelson, Toronto 175). This anthology of magazine erse includes work from British and the selected by the selected b

Cleopatra and Catherine II of Russia, the author circumspectly revea's all that a young girl should know about royal ladles.

Solitaria by V. V. Rozanov (Boni & Liveright-McLean, Toronto, \$4). Possibly the account of the author's life-berein by S. S. Kotellansky will be found more enjoyable, as it is certainly more soberent, than the text of the late Rozanov's masterpiece, which was suppressed in 1912 on its first appearance as dealing too frankly with sex and religion. The author, who had been a school teacher, spent most of his life as a journalist on the most re-



ONE OF THE HAUNTS OF DANTE The Ponte Vecchio with its seductive little jewellery shops. From "Seeing Italy" by E. M. Newman (Funk & Wagnalls, \$5).

The Grey Shrines of England by Arthur Grant (Chambers, Edinburgh-John Cooper, R.R. 4, Bolton, Ont., illustrated, \$2), Among the many charming Chambers' books on places of interest, none is better done than the descriptive work on ancient architectural monuments in England, with their accompanying histories and legends. The book contains 32 excellent photographs.

sectionary of Russian papers, which was suppressed by the Bolsheviks in 1918. The author died a year later, I am afraid that I do not find anything either profound or shocking in his book, but a great deal that is trite, a little that is footish, and considerable that is fortish, and considerable that is full to the footish, and considerable that is full to the footish, and considerable that is full to the footish, and considerable that is full to the footish. A well-known author was watching a pre-showing of a movie made from his book. In deep disgust at the liberties taken with his story he turned to one of the officials and said. "I wonder if I can get the rights to write a novel around this movie." The official (who did not recognize him) answered very seriously "I will let you know in a few minutes." He disappeared and when he came back said, "Yes it can be arranged providing we can get the movies the talk drifted to the fact that usually the movies buy a book for that usually the movies buy a book for that usually the movies buy a book for the movies the talk drifted to the fact that usually the movies buy a book for that usually the movies buy a book for the movies the talk drifted to the fact that usually the movies buy a book for the movies the talk drifted to the fact that usually the movies buy a book for the movies the talk drifted to the fact that usually the movies buy a book for the movies the talk drifted to the fact that usually the movies buy a book for the movies the talk drifted to the fact that usually the movies buy a book for the movies the talk drifted to the fact that usually the movies buy a book for that usually the movies buy a book for the movies the talk drifted to the fact that usually the movies buy a book for the transfer of the movies the talk drifted to the fact that usually the movies buy a book for the transfer of the movies the talk drifted iss rather than ight. Her last novel a divertised as her best—presumably or sweetest. It concerns a filted girl, he bore her disappointment bravely, and was sultably rewarded by being halfed to secure herself semething etter.

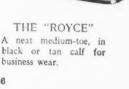
The Grey Shrines of England by rethur Grant (Chambers, Edinburgh-rithur Grant (Chambers, Edinburgh-



FOR those occasions when a man must look his best from top to toe, Astorias are essential.

Then, in addition to spick and span looks, he gets fit that spells supreme comfort; and he gets all-solid-leather that gives gratifying long wear.

Visit your Astoria Dealer to-day.





with

min

dict

than

and

tion

puls

coffe tura

taxa

all :

ativ

legis

expe

char

fusio this

O

the cont

light popu

prov

smal

enue

to fi ture

of p

ernn

dem field

ernn

ation be c

taxes

l:een

tem;

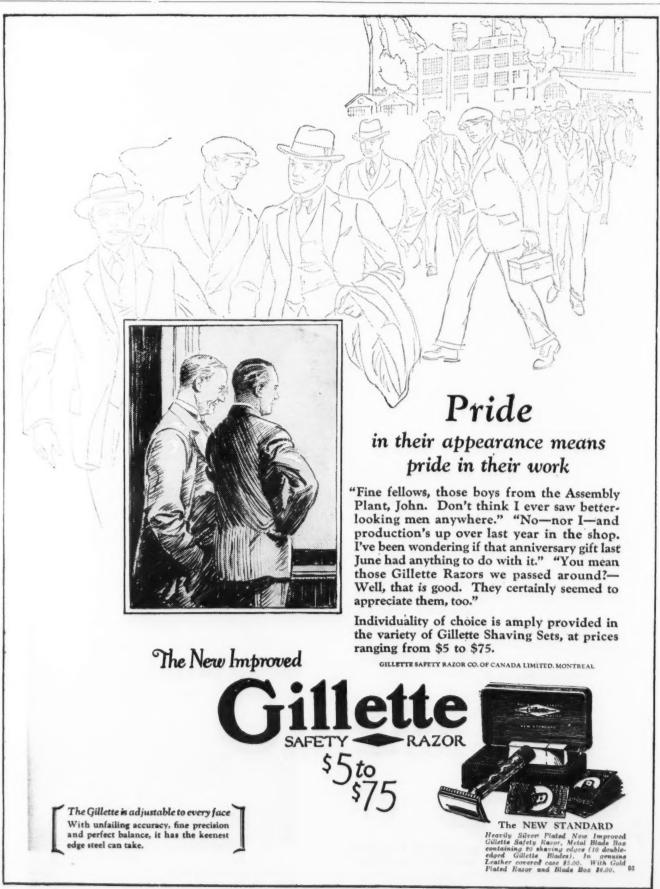
desti

Exclusive Down Town Agents

## CHAMBERS & SONS

114 YONGE STREET

The store that is known by the customers it keeps.





the Investor

TORONTO, CANADA, NOVEMBER 12, 1927

P. M. Richards, Financial Editor

### High Taxes Discourage Foreign Investors

Canada's Policy Should Be to Place Earnings on Lower Basis of Taxation Than Those of Any Other Nation From Which We Expect Money for Investment.

By Hugh Macdonald

Legal Secretary, Canadian Manufacturers' Association. (Being an address delivered at the recent Canadian Tax Conference in Toronto.)

A MONG the numerous and difficult political and economic problems that press for solution from the Canadian public none are more important than those that come within the field of public finance, Dominion, Provinciai and Municipal. Our Government receipts and expenditures have increased enormously within present years. It is perhaps natural that the financial problems of the Dominion should have attracted more attention than those of the provinces, cities and towns. We do well to remember, however, that the questions which fall within the jurisdiction of our local governing bodies touch more intimately than the larger and more spectacular matters which engage the attention of the Dominion Government. Moreover, the expenditures and receipts of the Provincial Governments, since Confederation, have increased proportionately much more than those of the Federal Government.

Taxation in its broadest sense is as old as the record of man himself. Closely interwoven with economic life, its development is a true reflection of the vast political and social changes that have taken place throughout history. Appearing first in the guise of voluntary contributions in primitive society, taxation later assumed a compulsory character when royalty began to extend its influence and commerce developed. What was initially mere ly a periodic and compulsory contribution for a particular or personal service, soon became a means of promoting common well-being. Revenues flowing into the public coffers were utilized at first for the promotion of national security and defence and later for the regulative and cu!tural activities of government, and these in most cases form the bulk of the functions of government today. It is here that we have the beginnings of the problem of taxation with its modern ramifications.

In the present day, the people everywhere demand as a right at the hands of governments, more attention to all matters concerning the public welfare. Expenditures for the development and fostering of industry and commerce must be made. The needs of more and better roads for improved methods of communication must be satisfied. Education in the most modern and effective form must be provided. Public institutions, corrective, preventative and curative must be erected and maintained. Health and sanitary conditions must receive attention. Finally, a multitude of other classes of expenditure due to the growth of civilization and modern conditions, the recognition in legislation of the preventative as against the repressive principle is rendered absolutely necessary. All these new functions of Government mean fresh expenditures. These expenditures require increased revenue, to derive which, as a matter of course, increased tax tion becomes necessary; and hence a due recognition and application of the characteristics of our modern age must be had as against the less sufficing requirements of former times. Without revenue, organized society would lapse rapidly into confusion and anarchy. No thoughtful person, therefore, of this day can, for a moment, think that Governments can exist without revenue. It is as essential to the structure and efficiency of Government, as blood in the veins is to the life of the individual.

OF COURSE, dissatisfaction with a tax is not novel. No poet in the course of literature has burst into lyric rhapsodies over the Lay of the Last Tax. No crowd in the course of history has ever thrown its sweaty caps in the air rejoicing over tax legislation. On the contrary, the pages of history are covered with the evidence of di content and dissatisfaction growing out of faulty and can depend on your advice.

Indirect taxation antedates direct taxation. Restricted as they are to direct taxes, the provinces have had no light task in enlarging and increasing this decidedly unpopular field of taxation. The yearly subsidies paid to the provinces by the Dominion Government are based largely on population and, since population has increased, but slowly, this item of provincial receipts now forms but a small and unimportant part of the total provincial revenue. More and more the provincial governments have been thrown upon their own resources in their attempts to furnish revenues adequate to their increasing expenditure. Probably this is a good thing for it is a sound maxim of public finance that the expending authority should be the collecting authority.

The imposition of direct taxes by the Dominion Government has therefore given rise to more or less irritation on the part of the Province. The result of this is a demand for a better and more definite demarcation of the field of taxation between the Dominion and Provincial Governments. An alternative solution is based upon co-operation in the levying of common direct taxes, the receipts to be collected by one of the governments and a division to te made between all, but this solution does not meet with much favor, probably due to the fact that the collection of taxes is politically unpopular,

THE Great War upset human calculations and proved far more costly, directly and indirectly, than even the beenest and most far-sighted militarist could have contemplated. Its effects were felt throughout the entire economic system and the decades to come will continue to reflect the consequences of the world's greatest upheaval. The destruction of capital and wealth has been far larger than the annual increments due to saving, and although the world is poorer today than it was before the war, the yearly costs of government are bound to remain at a level twice or three times as high as in 1914, and in some cases still higher. This is the sum and substance of the economic situation as it confronts us today. That the bur-

(Continued on Page 15)



HERE'S A REAL GAMBLER

Editor, Gold and Dross:
I have \$1,000 which I can afford to lose, either by gambling on a horse-race or in the mining market, and thought perhaps you might name a mining stock that has, in your opinion, the earmarks of a gambling chance to make good. Give it a name and I will hit it on the nose for

J. Y. K., Pembroke, Ont. Hitting mining speculations on the nose is a rather dangerous pastime just now. The market has been boiling for some time, and a period of market breaks may soon develop. Your desire to gamble with money which you can afford to lose, and to take the long shot, renders advice difficult. The fact that quotations for the long shots are low is direct evidence of their uncertainty. Millcrest at Gowganda has property of interesting merit, and might rank among the fairest of the longer shots. But, to get into well-financed enterprises of larger scale. I might point to Jackson-Manion in the Clearwater Lake section of Red Lake, the Newbec in the Rouyn district and Bidgood in the Kirkland Lake district. Perhaps if you were to divide the bet four ways you might get the thrill you are looking 20

### GETTING IN ON THE GROUND FLOOR

Editor, Gold and Dross:

I am a business woman with a little money to invest, which my employer advises me to put into shares of the Asbestos By-Products Corporation. It is a new company and he thinks it is a good chance to "get in on the ground floor." However, I am doubtful, as I always read your paper and notice that you are distrustful of new companies. I should be grateful for your advice and some definite information

ut the company. M., Westmount, Que This is a new company which proposes to build a plant in Montreal East for the manufacture of tile, sewer pipe, brick, shingles and wall-board from the by-products of asbestos. It claims that its process is thoroughly protected by patents, that its products have been found by experienced chemists to be superior to similar products made from other materials and that they can be produced at a lower price. It says also that it has completed a coutract, covering a period of years, for the purchase of its raw materials at a very low price. It proposes to finance the building and equipment of its plant by selling five thousand cumulative preferred shares of \$100 par value and a like number of common shares of no par value. The stock is being offered in units of two preferred and

two common shares at a price of \$240 per unit. The stock of a new, unproven company like this is obviously a much riskier purchase than that of a wellestablished company with a satisfactory record of earnings extending back over a number of years. A large proportion of new ventures fail to achieve success. In the present case the stock cannot be considered as other than very speculative at this stage, as a purchaser has no security for his money until the plant is built and equipped and no return can be expected until these things have been done and the company is producing and marketing its product successfully. Furthermore, under the best of conditions the stock will inevitably have low marketability for some time to come.

## CANADA CEMENT'S NEW BONDS AND STOCK

Editor, Gold and Dross:
Please give me your opinion of the new 5½ per cent. Please give me your opinion of the lies of the Canada bonds and 6½ per cent, preference shares of the Canada Cement Company, which Wood, Gundy and Company is selling. Is the latter a thoroughly reliable firm? I know I L. B. F., Brandon, Man.

Both these securities are very attractive. The Canada Cement Company has been in successful operation for over seventeen years and now ranks among the strongest industrial organizations of this country. It is in excellent shape financially. The business is also in a strong strategical position: its plants are well situated with regard to the consuming markets of Canada and the company is therefore in a position to take full advantage of the increasing demand for cement. Although some 275,000 bar-

cement industry. Its immediate growth and future rest mainly with consumption in Canada, and there is every indication that in this country-possibly even more than in the United States-the industry is still in its infancy. Its growth does not rest only with increase in population -cement is being used for a rapidly increasing number of prising gentleman offered heads at \$5 each.

Net earnings of the Canada Cement Company available for bond interest, depreciation, preference share dividends and income taxes amounted to \$3,755,956 in 1921, \$3,887,239 in 1925 and \$3,924,891 in 1926. For the nine months of the present year to September 30 the figure was \$3,714,884. On the basis of these earnings for the nine months, it is estimated that net earnings for the full twelve months ending December 31, 1927, will be \$4,583,649. As the annual interest requirements on this issue of  $5\,1\!/_{\! 2}$ per cent. first mortgage bonds are but \$1,100,000, it is evident that there is a big margin of safety. If we deduct this sum from the estimated year's earnings together with \$1,225,000 as provision for depreciation and federal taxes, there remains a balance of \$2,258,649 with which to meet the annual preferred dividend requirements of \$1,365,000. This also looks pretty satisfactory. Incidentally, each \$100par-value preference share carries a bonus of two-fifths of a share of no-par-value common stock. Yes, Wood, Gundy and Company are thoroughly reliable.

### 20 "FOUR OUT OF FIVE HAVE IT"

Editor, Gold and Dross:

I have been advised to buy the Class "A" shares of the Forhan Company, which I understand are listed on the New York Curb, but would like a little information and advice from you before doing so. I know the company does a lot of advertising, but is it really making progress? Do the Class "A" shares look like a reasonably good buy? What does the participating feature amount to?

T. A. M., Montreal, Que. Editor, Gold and Dross:

Although somewhat speculative and unseasoned, the Class "A" stock appears to have possibilities. As you doubtless know, the company is one of the leading tooth paste manufacturers of this continent. Between 1912 and 1914 approximately \$35,000 was paid in as capital, since when the company has expanded entirely from earnings Its present capitalization consists of 150,000 Class "A" shares, 48,750 of which are owned by employees, and 150,-000 common shares. The Class "A" shares are entitled to \$1.60 a share per annum and participate equally with the common after the latter have received \$1 a share. The yielding power. Company has spent over \$5,000,000 during recent years in advertising its products, and obviously has built up a substantial goodwill. Its products are widely distributed and its volume of business has more than quadrupled since

As regards earnings, the Forhan Company's net income doubled from 1922 to the end of 1926, and the present prospect is that the returns for 1927 will be the best in its history. Net earnings for the first half of the year were 41 per cent, ahead of those for the corresponding period of 1926, and were equal under the participating provision to \$1.17 a share on the Class "A" shares and \$0.87 on the "B" shares, as compared with \$0.87 on the "A" and \$0.57 on the "B" in the first half of last year. The Class "A" stock yields a fairly attractive return on the present dividend basis, and it is quite possible that the participatif profits continue to grow.

### GOODYEAR COTTON PREFERRED ATTRACTIVE Editor, Gold and Dross:

The Goodyear Cotton Company of Canada, Limited. was incorporated in March, 1926, to acquire the plant and equipment of the Canadian Manhasset Cotton Company, Limited, at St. Hyacinthe, Que. It manufactures cotton fabrics and cotton ducks used in the manufacturof tires and rubber goods. Its capital stock consists of \$475,000 of 7 per cent. cumulative preferred shares of \$100par value and 5,250 common shares of no par value, the



The turning of the first sod by Mayor Kenny, of Halifax, N.S., on the site of the Lord Nelson Hotel to be erected in that city. The photograph shows Premier Rhodes addressing the gathering.

"Miracle" Wheat Again

Unsuspecting Farmers Being Asked to Fall Once More for Ancient Hoax - Now Called "King Tut's Wheat".

By L. H. Newman  $\begin{array}{c} Dominion \ \ Cerealist, \ \ Central \ \ Experimental \ \ Farm, \\ Ottawa. \end{array}$ 

THERE has appeared recently in a number of leading agricultural papers an article entitled "King Tut's Wheat Grown in the West." The article refers to certain results obtained by a soldier settler living near Edmonton, Alta., and gives the impression that the wheat in question was discovered in 1922 in the tomb of King Tut-ankh amen. As a matter of fact the records show that this wheat was known as far back as 1840, when one enter-

The above variety belongs to the Poulard subspecies of wheat being somewhat intermediate between the common and durum wheats. It has numerous aliases, the mest common of which are Egyptian, Eldorado, Many headed, Miracle, Mummy, Seven-headed and Alaska. It has always been easy to interest people in this wheat cwing to its branched head. If an unbranched head will yield so much, surely a branched head will yield much more! While head for head this may be true, yet experiments have not shown that it holds good acre for acre. This wheat was probably introduced into North America from Europe or Egypt in Colonial days. It was received by the Philadelphia Society for promoting Agriculture in 1807, since which time it has appeared periodically under one name or another.

In 1908 the United States Department of Agriculture began an extensive investigation of this wheat, which investigation continued for several years. In the meantime it has been tried by farmers all over the United States, but it is not now grown anywhere as a commercial crop. The fact that it has never become established in spite of the remarkable advertising it has received is a good indication of its inferiority. Promoters, however, resurrect it periodically, and, owing to its striking and unusual appearance, manage to sell it to the unsuspecting farmer at exorbitant prices.

The essential facts concerning Alaska wheat have been summed up very nicely in a bulletin published by the United States Department of Agriculture-Bulletin No. 7, 1916, P. 27-at the conclusion of extensive tests conducted at many points in the U.S., as follows:

(1) That it has been used in this country very often as a means of deceiving people and very seldom as a farm

(2) That it has failed to produce even fair yields when tried in many parts of the country, and has never been known to produce extraordinary yields;

(3) That it is not a good milling wheat;

(4) That the branched head is not a sign of superior

### Manitoba in the Paper-Producing Field

WHEN in 1870 the members of the Red River Expedition under Lord Wolseley had pulled their guns over the last portage of the Dawson trail-around Pine fallshow little they dreamed that on that very site would one day be reared the first paper-mill in the Prairie Pro vinces! Perhaps the outstanding feature of the first thir teen years of this century in Canada was the population influx that peopled the prairies and made wheat the barometer of our national prosperity; much as the next thir ing feature of the shares may become effective before long teen has been featured by the marvellous growth of the pulp and paper industry.

For obvious reasons, the eastern provinces first expersenced the major development in this vast new fores industry, but it was inevitable that Manitob should also Can you give me some information on Goodyear Cotton stock? Is it a safe buy? How is it selling, and what dividend does it pay? Is it the same company as Goodyear Tire?

I. C. M., Embro, Ont.

Come into her own, for that province is also the habitat of the spruce tree—two-thirds of her surface is forest land —and on many of her rivers are magnificent water-powers. The development of these resources will tend to do for that The development of these resources will tend to do for that province what the exploitation of similar natural wealth

has done and is doing for Eastern Canada. The development of the pulp and paper industry in Manitoba promises to be of great value to settlers by providing a ready market for pulpwood cut from their holdings during the process of land clearing operations. Further, this important auxiliary source of revenue, as it becomes available, will enable the extension of settlement into the remoter wooded areas.

The Pine Falls townsite and the Manitoba Paper Company's mill are located on the south bank of the Winnipeg river, a little above its mouth and about 70 miles northeast of Winnipeg. The millsite has been pronounced one of the finest on the continent, while the townsite has been laid out for a population of 4,000 by a town-planning expert and nothing has been overlooked that will help to make Pine Falls a model town with every modern convenience and service required for private or communal welfare. The mill itself is compactly built and thoroughly equipped with every modern device to reduce overhead and increase output.

The terms under which this initial paper project has been brought into being and by which it will operate in future have been carefully formulated by the Honorable Charles Stewart. Minister of the Interior, with the object of conserving the public interest and at the same time providing an opportunity for the development of this new industry. Upon the Department of the Interior, through the Forest Service, rests the heavy responsibility of safeguarding and developing the future producing power of the forest lands to which the company must look for its supply of raw material.

Nations who wish to go to law with one another can ppear before the Permanent Court of International Justice, which sits at The Hague. There are eleven regular judges and four deputies, each of a different nationality. The Court gave its first verdict in August, 1922.

## Complete Service

We will be glad to execute orders on the Toronto Stock Exchange and the Montreal Curb Market. We gladly give the latest market information on Mines and Industrials.

Telephone Elgin 0341

IOHN STARK & CO. Established 1870 Royal Bank Bldy



paid on depositssubject to withdrawal by cheque

### CENTRAL **CANADA** LOAN AND SAVINGS

COMPANY ' King & Victoria Sts. Toronto 23 Simcoe St. N. - Oshawa Established 1884

**MEMBERS** TORONTO STOCK **EXCHANGE** 



FRASER, DINGMAN & COMPANY 304 BAY ST., TORONTO Telephone Elgin 8125

## Are You an Investor?

If periodically you have money for investment, you will find it sound policy to have your name placed on the Royal Securities mailing list. You will then receive at frequent intervals particulars of attractive Bond and Preferred Stock offer ings, as well as pub lications dealing with business and financial

Royal Securities CORPORATION LIMITED
330 Bay Street

TORONTO
Hailfax Saint John Quebes
Vancouver New York

S. A. MARVIN R. H. SCARLETT

......

FLEMING & MARVIN

MEMBERS: STANDARD STOCK & MINING EXCHANGE CHICAGO BOARD OF TRADE

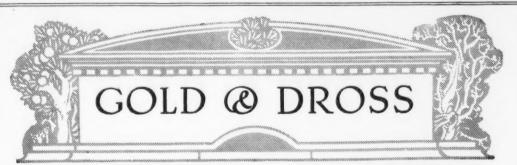
Stock and Grain Brokers

320 Bay Street TORONTO

Hamilton Dairies

Zimmerknit DENMAN & CO.

HAMILTON, ONT. BRANCH: BELLEVILLE, ONT



GOODYEAR COTTON PREFERRED ATTRACTIVE

latter of which are all owned by the Goodyear Tire and Rubber Company of Canada. Ranking ahead of the preferred and common stocks is an issue of \$300,000 of 6 per cent. first mortgage bonds due to mature in 1941. Dividends at the full 7 per cent. rate are being regularly paid on the preferred stock, which is now quoted around not very satisfactory for a number of years. The comoferred dividends about three times over.

The strength of this stock lies in the fact that the Goodyear Tire and Rubber Company of Canada has contracted to purchase from the Goodyear Cotton Company a minimum of 300,000 pounds of fabrics each year on a cost plus basis, so long as the latter company has bonds or cumulative preferred stock outstanding. In effect, this contract assures sufficient funds to meet costs of production, bond interest and sinking fund, preferred dividends and all other expenses. Goodyear Tire of Canada is in a very good position financially and there seems no reason to doubt its ability to carry out its part of the contract. The Goodyear Cotton preferred shares thus have a very satisfactory degree of security.

LOW-PRICED MINING STOCK NOT INVESTMENTS

Editor, Gold and Dross: Can you give me any information about Bidgood Mines? Please name some of the lower priced mining stocks that ould be a good investment for a business girl,

Miss G., Ottawa, Ont.

Bidgood is exploring an interesting ore shoot. Machinery is being installed with which to speed up work. The ore shoot does not assure success, but it does open fairly promising possibilities. Within the next two months work at other levels should reveal information on which to form an opinion whether good or bad. The lower priced issues cannot be looked upon as investments. There is always a risk of absolute failure. That is why they are selling low. Among such risky ventures with fair chance are such as Jackson-Manion and Newbec. For greater safety, plus good speculative chance, you might do well to turn to such as Noranda and McIntyre-Porcupine.

SHOULD I BUY PURE GOLD MANUFACTURING?

Editor, Gold and Dross:

Would you recommend the stock of the Pure Gold Manufacturing Company as a wise purchase for a retired merchant, fairly comfortably fixed but with no money to throw away? I used to be a grocer and know the company's line well. What I want is a safe investment with a good and with some chance of increasing in value, if

You're asking rather a lot, I'm afraid. It's not very have no way of knowing but that the actual value may be easy these days to find a safe investment that offers a great deal less when, if ever, the pool is broken. big return and the likelihood of appreciation in value Pure Gold shares are now quoted at 211/2 bid, 22 asked. They are paying dividends at the rate of \$1.50 per share annually, and the yield to a purchaser at the present asked price would thus be 6.81 per cent. This is a good return, of course, especially in these days of declining yields. The company's business is an old-established one and its products enjoy a good measure of popularity, as you know. Its annual report covering the year ending June 30, 1927, showed a good increase in earnings over the previous fiscal period, which covered thirteen months, earnings per share of capital stock amounting to \$1.93 as compared with \$1.32. There was a surplus for the year, after deducting depreciation, federal taxes and dividends, of \$21,453, which compares with a deficit for the previous thirteen months of \$33,709. The total profit and loss surplus was \$43,289, is compared with \$21,836, and net working capital \$286,352 as compared with \$280,286.

Thus you can see that although the company improved its position a good deal during the year, the dividend return can hardly be called safe as yet. However, the showing was an encouraging one, and if the improvement is continued the shares should advance in price. As to this, I am informed unofficially that for the first four months of the current fiscal year. July to October inclusive, profits have been running about 18 per cent, ahead of the corresponding months of last year. There has been very little market activity in this stock so far the ing the present year ranging between 19 1/8 and 22. It as originally offered to the public in December, 1924, at \$24.50. The company seems to enjoy good management, although some shareholders have accused it of being un-

NORANDA SHOULD JUSTIFY CURRENT QUOTATIONS L. C., Washington, D. C. Noranda has big ore re-

serves and offers promise of being able to realize profits sufficient to justify current quotations. The only uncertainty of serious concern at this time has to do with the question of whether mineralization will continue to great depth, or not. If future development should show present conditions continuing to great depth, the value of shares might reasonably advance considerably.

GRAPHIC PUBLISHERS STILL DOING BUSINESS Giltor, Gold and Dross: Some time ago I be

Some time ago I bought a few shares in Graphic Publishers, Limited, of Ottawa, and I have just been told that the company is in serious financial difficulties and liable to go under any minute. Please tell me if there is any truth

N. S., Victoria, B.C.
There is none that I know of. The company is a young one but it appears to be making satisfactory progress. The president, whom I asked for information, states that it is in good shape financially and that the outlook is distinctly promising.

MOND NICKEL AN ATTRACTIVE HOLD

F. W. W., Sarnia, Ont. Mond Nickel is fortified be-hind very large ore reserves. Following plans for excansion on International Nickel, it is also believed Mond Nickel will not be long in taking a somewhat similar step. The management is highly capable and farseeing. The shares are an attractive hold.

ABANA SHARES SPECULATIVE
B. R. F., Quebec, Que. Abana is carrying on exploration and development with a fair measure of encouragement. In the past the quotations for shares have seemed to suggest possibility of manipulation. Some high-grade ore is reported, but a question at issue has to do with the continuity of the deposits. The shares are speculative.

NEW CONTROL FOR HILTON BREAD Editor, Gold and Dress

What do you think of the Hilton Bread Company's 7 per cent. cumulative preferred shares in view of the fact that the company is now under new control? Are the Hilton Brothers out of it now?

bid, 102 asked. So far the company has earned its pany went under new management early this year, however, and since then it seems to have done better. Operating expenses are said to have been reduced satisfactorily and the company is stated to have earned its preferred dividends. Control has now been acquired by Mr. J. S. A. Whealy, president of the Corrugated Paper Box Company, Toronto, through purchase of a majority of the common shares, and it is reported that new capital is being put into the business and that Mr. Whealy is preparing to push the business aggressively. While this ap pears to improve the outlook for the company, the preferred shares must necessarily still be regarded as distinct ly speculative until it has been demonstrated over a period of time that the improved results now hoped for are actually being achieved. A prospective purchaser of these shares should also consider the fact that their marketability will be low for some time to come in any eventin other words, once he has bought them, he might have difficulty in disposing of them without loss, should he need his money in a hurry at any time. I understand that the Hilton Brothers, original owners of the business have now disposed of all their holdings in the company except qualifying shares enabling them to remain on the

GOOD ORE COUNTS MORE THAN ACREAGE

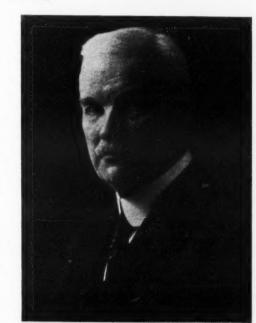
GOOD ORE COUNTS MORE THAN ACREAGE
Editor, Gold and Dross:
The Laurier Finance Corporation, Limited, 120 St. James
Street, Montreal, is urgently recommending me to buy stock
in the Laurier Mines, Limited. The properties owned by the
latter seem to be prettly extensive. The stock is offered me
at 20 cents per share below the market price, provided I
undertake not to dispose of them within six months. Please

give me your opinion of this proposition.

L. L., Copper Cliff, Ont. Laurier Mines is a concern which is strong on acreage, but without ore in sight. Value per ton of ore is the thing that counts in mining, and big acreage does not necessarily imply any per-ton value. The pooling arrangement which enables promoters to boost the price at which they sell shares is not a reflection of actual value of shares. It may sound well to say you are being offered shares at a price below that quoted on the stock exchanges, but when you keep in mind that your shares are to be pooled, you

BETTER OUTLOOK FOR SARNIA OIL & GAS SHAREHOLDERS

R. W., Baden, Ont. The outlook for the shareholders of Sarnia Oil and Gas Company Limited, of Sarnia, Ontario, looks more hopeful at the present time then it has at any time since the company was incorporated in November, 1920. The company was originally organized for the purpose of developing certain prospective oil fields in the vicinity of Sarnia. It does not seem to have had much luck as regards oil, but it has succeeded in producing some natural gas, and recently completed an agreement by which it has sold its natural gas output to the Sarnia Gas Company, which is distributing it in Sarnia. In fact, we believe the actual distribution just started last month. This means that the company will now be in receipt of its first real revenue. We understand the amount of gas now being turned over to the Sarnia Gas Company is not very large, but that steps are being taken to increase the supply. As regards the outlook for shareholders, it will be necessary to wait until the company has been in operation under the new arrangement for some time before anyone can tell how it is going to make out



T. B. MACAULAY, F.I.A., F.A.S.

President of The Sun Life Assurance Company of Canada, who recently completed fifty years of outstanding service with the company. At the banquet given in his honor by his fellow directors at the Windsor Fiotel, Montreal, on November 3rd, to mark the occasion, men prominent in all walks of life were present to pay their well-deserved tributes to this eminent Canadian insurance manager, whose remarkable achievements in the administration of the affairs of the Sun Life of Canada stamphim as one of the greatest figures which the business has produced. In his response, Mr. Macaulay took occasion to give full credit for the great expansion and splendid position of the company to the faithful band of pioneers who painfully laid the foundations on which the company is now building. He said: "But for my own honored father, in particular, and the splendid men he gathered around him, the Sun Life, as we know it today, would not exist. Even when we come down to our own time, the results in which we rejoice are due, not to any one man, but to the efficient co-operation of our entire group. I have been fortunate in having associated with me men of outstanding quality, and we work together as a unit." As to the future, he said that the company has a long record of doubling in size about every five and a half years, and of late the time required has been shorter. He was perfectly sure that the company would continue quired may gradually lengthen.

A. E. AMES & CO.

Business Established 1889

CANADIAN Government, Municipal & Corporation SECURITIES

> 53 KING ST. WEST - TORONTO 2 TRANSPORTATION BLDG. MONTREAL THANSPORTATION BLDG. MONTREAL
>
> 11 WALL STREET - NEW YORK
> LONDON BLDG. VANCOUVER
> BELMONT HOUSE - VICTORIA, B.C.
> GRESHAM HOUSE - OLD BROAD ST.
> LONDON E.C. 2, ENG.

INQUIRIES INVITED

## **BONGARD & COMPANY**

STOCK BROKERS and FINANCIAL AGENTS Members Toronto Stock Exchange Members Montreal Stock Exchange STOCKS, BONDS and UNLISTED SECURITIES

244 Bay Street

Elgin 5381-2-3-4

Toronto

## Week by Week in Canada

An important feature in connection with our extensive service by mail to investors is our Weekly Review of Financial Affairs.

A copy of the issue for the current week will be sent on request. Ask for copy of W. 6

## Greenshields & Co

**Investment Securities** Toronto: 14 King St. E. OTTAWA MONTREAL QUEBEC

## **OSLER & HAMMOND**

F. G. OSLER H. F. MARRIOTT

Stock Brokers and Financial Agents

Members Toronto Stock Exchange Montreal Stock Exchange

21 JORDAN STREET.

**TORONTO** 

E. H. WATT WATT & WATT

MEMBERS: TORONTO STOCK EXCHANGE MONTREAL CURB MARKET NEW YORK CURB (ASSOCIATE)

Private wire connections to all important financial centres.

6 JORDAN STREET

ADEL. 3222

**TORONTO** 

## A. L. HUDSON & COMPANY MEMBERS:

**NEW YORK STOCK EXCHANGE** 

STANDARD BANK

**TORONTO** 

TELEPHONE ELGIN 1104

Bunker Hill-Sullivan Treadwell Yukon

SOLD

QUOTED

A. E. OSLER & COMPANY

SPECIALISTS IN CANADIAN MINING INVESTMENTS Established 1886 Cor. Jordan & Melinda Sts., TORONTO. 'Phone Elgin 3461.

A.J.Pattison, Jr. & Co. **INVESTMENT BANKERS** 

BONDS AND SHARES "Specialists Unlisted Bonds and Stocks"  Men

Nov

## HOUSSER WOOD & CO.

Investment Bankers ROYAL BANK BLDG. TORONTO

## **Bonds** and Stocks

Orders executed on all Exchanges Direct Private Wires New York and Chicago

## MORROW, PLUMMER

Members Toronto Stock Exchange H. L. Plummer F. B. Porter A. D. Morrow Information furnished regarding any investment issue.
Orders executed on all the leading exchanges.

27 Melinda Street, Toronto Cable address Telephone Lynplum-Admorrow Elgin 5156

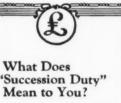
## Attractive **Investments**

In Food and Beverage Stocks Particulars sent on request

Campbell, Thompson & Co. Investment Bankers

TORONTO

293 Bay Street



ing just how succession duty rates in Ontario will affect your estate, we have prepared a diseat of this Act in an easily understandable form which we would be pleased to mail

## STERLING TRUSTS

CORPORATION



## Sterling Appraisals

0

are the investment banker's and the in-vestor's absolute as-surance of value in fixed assets.

Prepared only by pro-fessional architects, engineers and cost accountants.

Inquiries invited.

Sterling Appraisal Co., Limited

9 Wellington East, Toronto Phone Elgin 5244

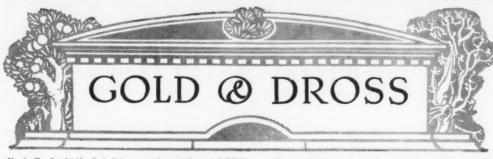
AND SAFETY

First Mortgage Sinking Fund Gold Bonds

Maturities: 5 to 10 years Trustee: Union Trust Co., Ltd. Legal Opinion: Long & Daly Legal Investment for Canadian Life and Fire Insurance Cos.

Write for circular today. BOND DEPARTMENT

Border Cities Company, Limited 605 C.P.R. Building TORONTO



M. A. R., Seaforth, Ont, I have no knowledge of DOME having acquired any part of PRESTON-EAST DOME, although it is true that the north claim of Preston would appear to be a reasonable acquisition for Dome. The shares appear to have uncertain value apart from this possibility of Dome requiring the ground. WEST TREE is a venture of questionable value.

C. F. W., Toronto, Ont. The DULUTH SUPERIOR TRACTION COMPANY paid a dividend of \$1 per share of common on July 15th last. This was the first dividend paid on the common stock since January 2nd, 1924, when \$1 was also paid. So far this year net earnings have shown a very also paid. So far this year net earnings have shown a very satisfactory increase over last year, net for the eight months to the end of August, 1927, amounting to \$256.531, as compared with \$195.163 for the corresponding period of 1926. While there is no present assurance, it is commonly believed that the common dividend is now on a 2% basis, but it seems reasonable to believe that the time will not be long delayed if the present improvement in earnings is maintained.

G., Qu'Appelle, Sask. SHAWINIGAN WATER AND POWER common stock has high investment value. The company is an excellent one and its prospects for continued progress over a period of years are very favorable. At the present time the price of the stock is pretty high and the yield to the investor is correspondingly low. I would not advise you to buy this stock at the present price with the idea of making a quick profit, but I believe you would be making no mistake in purchasing it as a long hold investment.

D. A. S., Hamiiton, Ont. CATHERINE GOLD MINES is a prospect of pretty uncertain value, with claims situated in Catherine township at Boston Creek and claims in Lebel township in the easterly part of Kirkland Lake. Nothing has been done on the claims during recent years, and I have heard of no plans for revival.

T. E., Manotick, Ont. The INTERNATIONAL PORTICAL OF COMPANY INTERNATIONAL PORTICAL OF COMPANY INTERNATION AND ADDRESS OF THE PORTICAL OF THE PORTICA

LAND CEMENT COMPANY! LIMITED, seems to be doing LAND CEMENT COMPANY, LIMITED, seems to be doing a good deal better than formerly. The company does not publish an income account, but I note that in the balance sheet dated December 31, 1926, there is shown a surplus of \$196,081, as compared with a deficit of \$9,511 at the end of the previous year. Working capital was also substantially strengthened, current assets exceeding current liabilities by \$192,322 at the end of 1926 as compared with \$132,463 at the end of the previous year. I understand that the improvement indicated by the 1926 balance sheet is being continued ment indicated by the 1926 balance sheet is being continued during the present year. The company has paid no dividends on its 7% cumulative preferred stock since June 30, 1918, and arrears of dividends at the end of 1926 amounted to 59½%. No dividends have ever been paid on the common stock. Incidentally, the 1926 balance sheet showed a reduction in the bonded debt from \$165,000 to \$145,000. The company is reported to have liquidated its bank indebtedness since the first of the current year.

E. D., Toronto, Ont. Speculators seem to feel there may be sustained activity and possibly some advance in quotations for leading mining issues, yet in many respects the danger signals are beginning to loom up for the future whether soon or late. McINTYRE-PORCUPINE net profits are at a rate of over 8 per cent. annually on shares purchased at current quotations and with not far under this rate at HOLLINGER. However, on LAKE SHORE and WRIGHT-HARGREAVES the profits are at a rate of less than one-half that percentage, with shares at present quotations.

B. G., New Glasgow, N.S. ASBESTOS CORPORATION common looks like an attractive speculative buy around the present price level. As you are doubtless aware, the stock has seen some fairly substantial appreclation during the last two or three months, but even so, present quotations do not seem to have fully discounted the possibilities. The last annual report was an encouraging one and I understand E. D., Toronto, Ont. Speculators seem to feel there may

last annual report was an encouraging one and I understand that the next financial statement will show substantial progress to have been made during the current fiscal year.

W. A., Milverton, Ont. The STOCK EXCHANGE NEWS

W. A., Milverton, Ont. The STOCK EXCHANGE NEWS is a tipster sheet which until recently operated from Montreal. The principals, Americans, closed up their Montreal office about the end of September and returned to the States, and now seem to be operating from Newark, New Jersey. I would advise you to pay no attention to their communications. R. F. B., Greemore, Ont. SUMMERVILLE LEAD is pretty much in the prospect stage. It remains to be seen whether profitable tonnage may be secured out of the narrow pay-streak, or not. The little ramshackle hoist and outfit is to be replaced with a little heavier one, and the shaft will be deepened. The outlook is only moderately encouraging. P. J., Old Chelsea, Que. Shares of the DOMINION COMBING MILLS, LIMITED, Trenton, Ontario, are exceedingly speculative, and if you are not already a holder we would by no means advise purchasing at this time. The company's record to date has been very unsatisfactory, but at the present time it is undergoing a reorganization which may make for better progress in the future. However, it would be wise to wait and see if this improvement is actually achieved before purchasing any stock.

would be wise to wait and see if this improvement is actually achieved before purchasing any stock.

H. B. G., Toronto, Ont. The outlook for BRITISH CANADIAN on the FOLEY mine seems to be pretty uncertain. Many other such efforts have failed in that district—some of them appearing to have had even better chances

than Foley.

O. C., Winnipeg, Man. POWER CORPORATION OF CANADA has made very striking progress to date, but there has been very considerable appreciation in recent months in the price of its common shares and the early possibilities seem to have been pretty well discounted. At the same time, it is quite possible that a purchase of the common stock would prove profitable if bought with the idea of holding over a period of years. The first preferred shares have good investment value and are an attractive purchase.

S. C., Hanley, Sask. If you want an absolutely safe investment, you should not invest in shares of fox farming or breeding companies. The industry is getting on a better

or breeding companies. The industry is getting on a better basis from year to year, but it is still a distinctly speculative one and there have been a great many failures. In any case the MOOSE JAW SILVER FOX FARM is of too recent

the MOOSE JAW SILVER FOX FARM is of too recent formation for a conservative investor to put money into with any assurance of safety. A further disadvantage is that shares of this kind have low marketability—in other words, they are not easy to dispose of once you have bought them. "Reader," Toronto, Ont. RANGER LAKE has claims in from Glendale station on the Algoma Central Railway. The claims are in the prospect stage and are of questionable value. The company is capitalzed at 2,000,000 shares. Lead, silver and zinc values are stated to occur on the claims, but I understand the values are patchy and the outlook uncertain. uncertain.

uncertain.

A. L., Winnipeg, Man. You could probably not sell your stock in WESTERN HOMES, LIMITED, of Winnipeg, without a loss at the present time. It is a young company, under capable management, and is making gratifying progress. But it must be borne in mind that it takes time to establish thoroughly a company of this kind, dispose of all treasury stock, and then produce results which create a public demand through the usual channels. Some stock is still being sold. Our advice would be to get in touch with officials of the company. It is possible that some equitable adjustment might be made in regard to your holdings.

J. F., Brussels, Ont. HAILEYBURY SILVER property was secured by Mining Corporation of Canada. Possibly if you were to write to Mining Corporation Bank of Hamilton Bidg., Toronto, you would secure the details you require.

you were to write to Mining Corporation, Bank of Hamilton Bldg., Toronto, you would secure the details you require. 
H. K., Quebec, Que. CAPITAL ROUYN is a prospect situated in the Rouyn district. Moderate encouragement has been met with during exploration. The shares are highly speculative. I have no record of the Gold Star Mines. 
D. N., Drumheller, Alta., Shares of TULAMEEN GOLD of PLATINUM RECOVERY CO., LTD., of British Columbia, we Mightly ground the gold star Mines.

### High Taxes Discourage Foreign Investors (Continued from Page 13)

den of taxation was growing rapidly even before the late World War is a fact that is borne out by abundant statistical data, and is further corroborated by popular testi-

In the last analysis all taxes-whether direct or indirect-whether borne by those who pay at first or are later shifted to the shoulders of others, must come out of the excess of income over consumption or out of the national surplus of either past or current origin.

There is no doubt that our legislatures appreciate the business dissatisfaction and the force of business criticism directed at certain forms of the present taxation law. These taxes were laid for the most part in time of stress They were laid under immediate and high compulsion The Government needed the greatest revenue it ever raised; it had to act and to act quickly. Mistakes were inevitable. Correction now has leigure.

The first essential for the normal conduct and the dae expansion of the country's commerce and industry is a regular flow of capital. There are only two main ways to provide the needed capital, i. e. either by means of individual (or corporate) accumulation as the reward of work, enterprise, and saving; or through action by the State.

which means socialism. The framers of our tax system have been all too oblivious in the past, to the inevitable consequences of the policy which it embodies. They have thus interfered with the flow of capital for the fuller development of commerce and industry. They have compelled corporate and individual business to infringe upon their necessary cash, working capital. Taxes must be paid in cash. You cannot pay them in materials, or merchandise, or bills receivable, or book assets. But while the outgoing taxes payable to the Government is all cash the income of most business is cash only to a limited extent. Moreover, every expanding and progressive business has continuous need of additional capital. Therefore, the accepted practice in pros perous and properly conducted concerns has long been to withdraw or distribute only part of the annual profits, leaving the rest in the business as additional working capital, and to pay for improvements, additions to plant, etc. But if the Government appropriates to itself an excessably large portion of such profits in taxes the only way for business to meet the situation thus created is either to restrict normal expansion, which means lessened production and lessened employment, or to incur debts to an un-

UNDER the circumstances which prevailed when the choice had to be made the latter course was the natural and inevitable one. Taken together with the action of various elements which were inherent in the situation, it led and was bound to lead to an intolerable strain upon their financial resources, together with mounting costs. and finally forcing liquidation and a sudden and violent shrinkage of commercial and industrial values, including the products of agriculture.

Of course I do not mean to imply that for that sequence of events our taxation system was primarily responsible. There can be little doubt that some

sequence of phases would have come in any event in the wake of a hugely destructive war, and more particularly a consequence of peace treaties lamentably defective in their economic and financial aspects, and of governmental inefficiency and wastefulness, and private extravagance and lack of restraint. But ill-conceived taxation excessively concentrated on business and individual accumulation, and causing, among other things, malfunctioning of the investment market and a great scurrying of capital into tax exempt securities has unquestionably been a strong influence in broadening their harm.

The thought and purpose underlying the fiscal policy inaugurated at the outbreak of the Great War was crudely "take it out of the rich". And how has it worked? The rich it is true have been inconvenienced but far more inconvenienced have been trade, commercial industry and agriculture; and the greatest hardships from the resulting conditions have fallen unfortunately on those of small and moderate means. It is an old and sad truth that the effect of economic blundering by Government is always

felt most by those least able to protect themselves. Equitable taxation is closely bound up with prope administration and successful financing of municipalities and provinces. During recent years, much has been said and written about the burdens and frequent duplicity of present municipal, provincial and federal taxation. Scarcely an annual meeting of any of the chartered banks or public statements of leaders in the industrial life of this country passes without pronouncements which denounce as unduly onerous and difficult of administration the present existing levies. Representations have been made time and again to the authorities concerned, to unite the tax collecting machinery, in order to eliminate unnecessary duplication. But as yet, no tangible results have been obtained by the general public, although it is be lieved, municipal and provincial improvement officials are gradually being aroused to the necessity of some action ir this direction.

(Continued on Page 20)

### INFORMATION COUPON This service is confined to yearly subscribers whose names appear on our books

whose names appear on our books
Seckers after information concerning Canadian investments are requested to cut out the address label appearing on the front page of every copy of Saturday Night
going to a regular subscriber. Attach to your letter of
inquiry the label which bears your name, address and
the expiry date of your subscription. Send also a
stamped, addressed envelope, as there is only space in
Saturday Night for answers to a small percentage of the
inquiries coming to this office. As we cannot promise
not to print an answer if it seems to us in the public
interest, please state in your letter what initials or
sobriquet you would like to have us use if the reply is
published. Mining inquiries should be written on separate sheets of paper. Telephone inquiries will not be
answered. The address label which we ask you to cut
out is similar in form to the illustration we give below.



## **New Bond List** Now Ready

During November and December, unuslarge amounts will be distributed to citizens of Canada in the form of interest, dividends and re-payments on maturing obligations. It is important to investors as well as to the country that this money be profitably employed.

Our new Bond List offers a number of Government, Municipal and Corporation securities which provide opportunities for conservative investment.

Copy will be furnished upon request.

36 King Street West, Telephone: Elgin 4321.

Wood, Gundy & Co. Limited

## MORTGAGE BANK OF COLOMBIA

6½% Sinking Fund Gold Bonds Denominations \$1,000, \$500 Due Oo Due October 1st, 1947

Price 91 1/2 and interest, to yield over 7.31 %.

Descriptive circular on request. Matthews & Company

255 Bay St.

LIMITED Investment Bankers



## Essentials

INTEGRITY, Experience, Financial Stability, World-wide Connections—place them in what order you will-all must be combined in the organization that can give the highest type of Investment Service.

## The National City Company

Limited Head Office—St. James and St. Peter Streets—Montreal
10 King Street East
TORONDTAWA
71 St. Peter Street
OUEBEC 71 St. Peter Street QUEBEC

Advisory Board

Investment Securities

## CASSELS, SON & CO.

MEMBERS TORONTO STOCK EXCHANGE

McKINNON BLDG.

TORONTO.

## McDougall & Cowans

(Members Montreal Stock Exchange) (Members Montreal Curb Exchange)

130 St. James Street, Montreal Branch Offices:

Halifax, Saint John, N. B., Quebec, Ottawa, Toronto, Winnipeg.

## INTERLAKE TRANSPORTATION COMPANY, LIMITED

6% Ten Year First Mortgage Sinking Fund Gold Bonds
Dated 1st September 1927 - Due 1st September, 1937
Earnings estimated at hearly nine times bend interest. ond issue, the Investor an attractive medium for the e

> Price: 99 and interest; yielding about 6.15% STEWART, SCULLY Co.



Bonds TORONTO Royal Bank Bldg.



High Class Investment Securities

DICKSON, JOLLIFFE

& Company 302 Bay Street -TORONTO Phones Elgin 2711 and Elgin 4480

GENERAL STEEL WARES LIMITED First Mortgage 6% Bonds Due November, 1952 Price: 99¼ and interest

7% Preferred Stock Price: 100 and accrued dividend Circular upon request.

BROWNE URQUHART & COMPANY INVESTMENT BONDS 180 St. James Street, Mont

Nov



THE CANADA NATIONAL FIRE INSURANCE COMPANY Head Office: Winnipeg, Man

Foronto and Ontario Agencies Invited
DAILY SERVICE—SOUND PROTECTION

TOTAL ASSETS \$2,792,662.00 CANADIAN COMPANY VESTING ITS FUNDS IN

CANADA. Application for Agencies invited. Toronto Office: 24 Adelaide St. W W. H. GEORGE Superintendent of Agencies

## Over the Hill to the Poor House

is a road that will not be travelled by any one who arranges a competence for his old age through moderate yearly deposits under a Long Term Endowment.

Write for further particulars, giving your age, to HOME OFFICE: 1 BURNSIDE PLACE

## MONTREAL Insurance F Company

"The Friendly Company"

## AWRENCE UNDERWRITERS' AGENCY

FIRE and AUTOMOBILE INSURANCE

HEAD OFFICE - TORONTO



## Niagara Fire Insurance Co.

Assets Dec. 31st, 1925 \$20,733,740.97

Full Canadian Deposit Canadian Department W. E. FINDLAY, Manager. MONTREAL



HEAD OFFICE, WINNIPEG AGENTS EVERYWHER

# CONCERNING INSURANCE

Living Policyholders Get 66% Life Insurance Payments in 1926

IN A recent article, Mr. J. W. Glenwright. Managing Director of the Commercial Life Assurance Company of Canada, Edmonton, refers to the fact that while some years ago, most of the money paid out by life insurance companies in Canada, was paid to the beneficiaries under policies that had become claims by death, today this condition has been more than reversed, and a greater amount now is paid out to living policyholders than was formerly paid to the beneficiaries under policies that had become claims by death, as the following graph will

the fire, but rather to get in touch with the partners with a view to securing the contract for the adjustment of the loss, even though the actual signing of the contract may have taken place at 8 a.m., the morning of the fire. Such conduct is not, at least, keeping the spirit of your promise not to solicit the adjustment of fire losses from 6 p.m. until 8

"You are therefore warned that a record will be kept of this complaint and should any future complaints of a similar nature be reported and on investigation prove to be well founded, such evidence together with the evidence obtained in this case will be used in an action to revoke your license as a public adjuster, on the

PAID TO LIVING POLICYHOLDERS PAID ON DEATH CLAIMS YEAR 1883 1893 1903 1913 1923

Graph by Maurice Rookwood B.A., Edmonton.

In 1883 only \$2,189,000 was paid out by Life Insurance Companies in Canada, of which 35 per cent. was paid to living policyholders and 65 per cent, was paid out on death claims. In 1926, \$76,530,000 was paid out of which 66 per cent., nearly \$50,000, 000, was paid to living policyholders, and 34 per cent, on death claims

These figures are from the Report of the Superintendent of Insurance the Dominion of Canada, (The Blue Book). This clearly shows that the public are more generally adopting he system offered by life insurance for the establishment of a reserve for the home, for the business, or for the individual.

Insures Against Damage From Falling Aircraft

UNDER their inland marine forms, the Baltimore American, it appears, is now writing insurance to cover property-owners from damage through falling aircraft. The rates are 12c per \$100, with the usual co insurance provision. Three years are written for two and one-half annual premiums, and five years for four annual premiums. Property-owners in the vicinity of flying fields will be especially interested in this new cover. it is anticipated, though as aviation increases the demand will become general, it is expected.

..

Adjusters

Owing to abuses which had crept into the business of public adjusttain rules were put into force in New York State under the direction of the State Superintendent of Insurance this class of business could be solicited. In order to obtain a license, the solicit the adjustment of fire losses between the hours of 6 p.m. and 8

The following warning issued by the New York Superintendent of Insurance to an adjuster has recently been that among men by 50 per cent. published:

"As you are aware, complaint was

you solicited the fire loss of -- before the hour of 8 a.m., in violation of the public adjusters' agreement. On investigation it appears from the testimony of Mr. -that you called on him at 2.30 or 2.35 a.m., represented yourself as an adjuster and told him you would see him later about the loss.

your statement that you simply noti-- of the fire without seeing Mr. --- at the time, does not agree with the statements of sured). From an impartial viewpoint, it would appear that your motive in taking Mr. - from the scene of the fire to his partner's (----) home, getting him out, and returning contemporaneous with a declining assets at December 31, 1926, of \$1. with both partners to the fire, was not primarily to advise -

### A. M. Browne Appointed Ontario Inspector of Dobbin Group

NNOUNCEMENT is made of the appointment of A. M. Browne, who for the past four years has been Ontario inspector for the Canadian Fire Insurance Company, Winnipeg, as inspector for western Ontario for the following companies—British General Insurance Company, Ltd.; British and European Insurance Company, Ltd.; Phenix Fire Insurance Company of Paris, France; General Fire Insurance Company of Paris, France; General Casualty Insurance Company of Paris, France. The Canadian management of these companies is in the hands of Thomas F. Dobbin, Montreal; the Toronto office being located at 53

### Death Rate From Tuberculosis Declining Faster Among Males Than Females

THE decidedly declining deathrate from tuberculosis offers a promising outlook for new drops in the mortality in the near future. The rate is declining, states the statistical bureau of the Metropolitan Life, for each of the sexes and for every age group. There has been an important change in the relationship between the two sexes between the ages of 20 and 25 age' as applied to his selling efforts," Regulation of Business of Public years. Prior to 1915, tuberculosis took Mr. Heyer concluded, "but he must a lighter toll of life among the also realize that the service he renfemales of this group than among the males. In 1911, for example, the above the average if his own success ing or adjusting for the assured, cer- deathrate among the females insured is to be worthwhile rather than the in the Industrial Department of the Metropolitan Life, in this age range, was 263 per 100,000, as compared with with regard to the hours during which 286 among males. With 1915 there began a reversal of the sex incidence in tuberculosis, and this has become more public adjuster must agree not to and more marked as time has gone on. In 1915, the mortality among the women of this age group was 2.6 per two recent years the mortality among young women has actually exceeded

The reversal of the sex incidence 46 per cent, among females. That females. It is difficult to assign a reason for this; but one possible reason may be suggested. During that period, and especially during the war years, there has been an increasing "We also wish to point out that number of young women who have taken up work in various industries. Toronto, was incorporated in 1908, As more young women have been exposed to the stresses of regular em- Canada under Dominion license since ployment, outside of the home, the April 3, 1925. It has a deposit with likelihood of the sex to contract tuber- the Dominion Government of \$50,000 culosis infection has not declined to and is authorized to transact in this the same extent as has obtained for country fire, limited explosion, sprink-

of within the past fifteen years to cause capital, of \$895,424.23, leaving a sur

the mortality among young women to be higher than that of young meninstead of lower as was the case a little more than a decade ago.

The following table shows the course of the deathrate per 100,000 in the age period 20 to 25 years, for the per

riod	1911	to	1926	inclusive;
			Men	Women
191	11		286	263
193	12		257	257
193	13		262	230
19	14		246	234
19	15		218	224
19	16		214	227
19	17		211	238
19	18		230	258
19	19		153	228
19:	20		160	213
19	21		142	186
19:	22		146	183
19	23		130	167
19.	24		112	171
19:	25		163	155
19	26		100	140

The fact remains however, that the mortality rate from tuberculosis, has declined since 1911 among men, from 286 per 100,000 to 100, and among women from 263 to 140.

### Agent Solicits on Basis of Average Instead of Individual Requirements

THE publicity given to "the average man of America", as disclosed by the survey of "The American Magazine", should suggest to insurance agents the possibilities for a larger sphere of usefulness, in the opinion of James C. Heyer, Vice-President of The Metropolitan Casualty Insurance Com pany.

"The average insurance agent," said Mr. Heyer, "is perhaps too apt to solicit insurance on the basis of average, rather than individual, requirements. Unusually careful analysis of the insured's actual needs is almost always the explanation of an insurance agent's unusual success. Whether insurance be regarded as a business or as a profession, it has long since emerged from the era when 'readymade', or average, policy contracts can be solicited with benefit to the buyer or profit to the seller. To be even moderately successful under present highly competitive conditions, an insurance agent must operate on a 'custom made' rather than a 'ready made' basis.

"It should be observed," continued Mr. Heyer, "that the educational opportunities made available to insurance agents of late years, both by their own companies and by publishers of insurance literature, has very greatly raised the efficiency level of the average agent. To offset that, however, is the fact that buyers of insurance have been educated to expect, and in many cases, demand, an advisory service from insurance agents comparable to that furnished by a lawyer to his

client or by a physician to his patient. "The average insurance agent has much to say about the 'law of averders to his clients must stand out mediocre."

## INSURANCE INQUIRIES

W. A., Dunnville, Ont.: If you start your son out with a 20-pay life policy in the Confederation Life Association. the company you refer to, you will be making no mistake, and if the cent. in excess of that of the men. In double indemnity and total disability benefits are included, you will be obtaining up-to-date insurance cover at a reasonable cost. As the rates are the same for insurance with or with has taken place during a period when out medical examination, with the made to this department alleging that the deathrate has declined 62 per same guarantees, etc., you are under cent, among men at these ages and no disadvantage in selecting the nonmedical. The Confederation Life has is, the deathrate has declined much been in business since 1871, and is in faster among males than among the a strong financial position, so that there is no question as to the safety of any insurance placed with it.

> W. E., Wadena, Sask.: United Mutual Fire Insurance Co., of Boston, Mass., with Canadian head office at and has been doing business in ler leakage and tornado insurance. Its Attention is called to the fact that head office statement shows total deathrate, something has occurred 707,109.05, and total liabilities, except

## The Convenient Way

Salaried men and women find the new way of obtaining life assurance protection and savings by monthly deduction from salary a great boon.

The Salary Savings Plan, issued by the Sun Life of Canada, offers advantages both to employer and employee.

> WRITE FOR THE BOOKLET, "SALARY SAVINGS"-IT

SUN LIFE ASSURANCE COMPANY OF CANADA

HEAD OFFICE MONTREAL

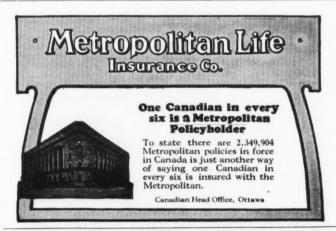
## **Cheerfully Independent!**

Some day you will be considered "too old for the job." When that day comes, how will it find you - trusting to relatives or cheerfully independent?



A little saved from salary and invested in a Great-West Life Endowment policy will make old age the brightest portion of







MAJOR E. P. S. ALLEN, D.S.O. Associate, Actuarial Society of America.

PIPE & ALLEN
CANADA'S FIRST FIRM OF
CONSULTING ACTUARIES & STATISTICIANS.

810 METROPOLITAN BLDG.—TORONTO.
Our offices are equipped with Hollerith Sorting and Tabulating Machines.
8tatistical records installed and maintained. Pension Funds organised and valued.

## **IMPERIAL**

INSURANCE OFFICE FORMERLY-IMPERIAL UNDERWRITERS CORPORATION OF CANADA

FIRE AND CASUALTY

### British Northwestern Fire Insurance Company SECURITY EXCEEDS \$98,000,000

Applications for agencies invited. J. H. RIDDEL Head Office for Canada E. C. G. JOHNSON, Asst. Manager

TORONTO

insure in one of Canada's oldest and strongest Fire Insurance Companies Organized In 1862.

## The Acadia Fire Insurance Co. of Halifax, N.S.

Liability under all Acadla Policies, guaranteed by the Phoenix Assurance Co., Limited, of London, England. Montreal Office: 100 St. François Xavier St. J. B. PATERSON, Branch Manager.



## NORTHERN ASSURANCE CO. Limited

of ABERDEEN AND LONDON Established 1836 FIRE - CASUALTY Head Office for Canada Northern Building, St. John St. Montreal. A. Hurry, Manager. Assets exceed \$110,000,000

Security \$59,000,000

1927

### The 4 Accident & Guarantee Cean Corporation, Limited

Canadian Head Office: Federal Building, Richmond & Sheppard Streets, TORONTO Accident, Sickness, Liability, Automobile, Plate Glass, Burglary, Guarantee Bonds, Fire, Boiler, Electrical Machinery.

J. A. MINGAY, Manager for Canada Applications for Agencies Invited

## Employers' Liability Assurance Corporation, Limited of London, England

Offices: Toronto-Montreal Automobile, Accident, Sickness, Liability, Guarantee Bonds, Plate Glass, Burglary, Boiler and Fire. C. W. I. WOODLAND, General Manager For Canada and Newfoundla

APPLICATION FOR AGENCIES INVITED Calgary



## The Casualty Company of Canada

HEAD OFFICE TORONTO
Automobile, Plate Glass, Burglary, Fire, Guarantee
Accident and Sickness Insurance We invite agency correspondence.

COL. A. E. GOODERHAM,

## Start Right and Build Up

One of the most important factors in building up a large Insurance Agency is in obtaining the representation of an Insurance Company writing multiple lines. Agents of this Company have that

We Invite Applications for Agencies.

## The DOMINION of CANADA **GUARANTEE & ACCIDENT**

INSURANCE CO. TORONTO-ESTABLISHED 1887

COL. A. F. GOODERHAM C. A. WITHERS H. W. FALCONER Asst. Man. Dir.

BRANCHES:

Calgary, Ottawa, Vancouver, London, Halifax, London, Eng.

A Strong Canadian Company

## **EXCELSIOR**

INSURANCE LIFE COMPANY

ASSETS EXCEED \$98,000,000



OF LONDON, ENGLAND Head Office for Canada E. C. G. JOHNSON.

J. H. RIDDEL.

RONTO

E

any

INSON,

mpanies

N.S.

RN

ager

CANADA

TORONTO

DALE & CO., LTD., General Agents, Toronto, Montreal, Halifax E. L. McLEAN, LTD., General Agents, Toronto

## PRUDENTIAL

Assurance Company Limited, of London, England LICENSED FOR FIRE INSURANCE IN CANADA ASSETS EXCEED \$900,000,000.

Applications for Agencies Invited. Largest Composite Office in the World.

Head Office for Canada: 10 St. John St., MONTREAL
Kenneth Thom, Manager for Canada.
Western Department: Huron & Erie Bldg., WINNIPEG
R. S. Hickson, Superintendent of Agencies.
Toronto Agents: Messrs. Parkes, McVittle & Shaw, Confederation Life Bldg.

## Norwich Union

FIRE INSURANCE SOCIETY DIMITED ESTABLISHED 1797

TIME TRIED AND FIRE TESTED MANY KINDS OF INSURANCE WRITTEN INSURE IN THE NORWICH UNION

## CONTINENTAL CASUALTY COMPANY

Assets Exceed \$13,000,000 Capital Paid Up \$2,000,000

ACCIDENT AUTOMOBILE

Insurance

Toronto

PLATE GLASS SICKNESS

Service Unexcelled Head Office

Federal Building R. D. BEDOLFE, CAN. GEN. MGR.

ONE OF CANADA'S STRONG VIGOROUS UP-TO-DATE LIFE COMPANIES

THE MONARCH LIFE ASSURANCE COMPANY HEAD OFFICE: WINNIPEG-or to the Company's Branch Offices in Principal Canadian Cities

## CONCERNING INSURANCE

\$100,000, so that there was a net of \$711,684.82. The company is accordingly in a sound financial position and safe to insure with.

M. E., North Vancouver, B.C.: We strongly advise those who hold stock of Sovereign Life Assurance Co. of Canada to hang on to it, as the company is now well-established in a strong business and financial position. so that its stock is bound to steadily increase in value. The latest quotation we have is around \$60 per share. The stock is \$25 per share paid up. In selling his stock, a shareholder transfers also his liability for future calls and is no longer liable under his

C. B., Montreal, Que.: With regard to the policies issued by the Northwestern Mutual Fire Association of Seattle, Wash., in this country, there is no question in our mind that they re absolutely non-assessable so long as the company is a going concern; that the directors have no power to levy an assessment on the Canadian policyholders or members. What would happen in case the company went into liquidation, it is in our view imposs ible to foretell. The court having jurisdiction in the matter might order that the existing assets be distributed pro ata as far as they would go in atisfaction of the company's debts, or t might decree that the policyholders be assessed a sufficient amount to pay the debts in full. Both courses have been followed in the past in the winding up of mutual companies.

F. C., Richmond, Que.: Retail Hardare Mutual Fire Insurance Co. of Minneapolis, Minn., Hardware Dealers' Mutual Fire Insurance Co. of Stevens Point, Wis., and Minnesota Implement Mutual Fire Insurance Co. of Owatonna, Minn., issuing policies in Canada through the Canadian Hardware and Implement Underwriters of Winnipeg, are all regularly licensed here and maintain assets in this country in excess of their liabilities in Canada, so that they are safe to insure with for the class of insurance transacted. La Compagnie l'assurance Mutuelle de Montreal contre le feu shows total admitted assets as at end of 1926 of \$191,317, of which \$172,700 are unassessed deposit notes, while the total liabilities are \$24,986, of which \$23,000 is borrowed money. Total receipts in 1926 were \$29,038, while the total disbursements were \$29,454. The insurance in force at the end of 1926 was \$1,717,986. This company does business on the mutual premium note plan, and is safe to insure with for that class of business.

R. A., Burlington, Cnt.: A 20-year endowment policy in the London Life Insurance Co., the company you mention, would be an excellent policy for boys of 18 and 16. The security of any money invested for the boys in this way is beyond any question, and you would be encouraging them in of thrift which hardly fail to be of material benefit to them At age 65 the \$1,000 becomes payable through life. The London Life has been in business since 1874, and at the end of 1926 its total assets were to age 65, the total cost would be \$37,248,492, while its total liabilities \$1,063.80, and you would get back except capital were \$35,601,432, showliabilities except capital of \$1,647,060. would get back \$1,000. The paid-up capital was \$100,000, so that the net surplus over all liabilities and capital was \$1,547,060.

A. E., Vancouver, B.C.: National Protective Insurance Association, 1166 Scarritt Bldg., Kansas City, Mo., is not licensed by the Dominion Insurance Department to do business in Canada, and has no Government deposit for the protection of Canadian policyholders. Though the premium rate appears to be low, \$3.65 a year. with women as well as men, and even children of ten years and over eligible for this policy, our advice is to pass it up and buy what insurance you require from licensed companies. In case of a claim against an unlicensed company, you are practically at its mercy when it comes to enforcing payment, whereas in insuring with a licensed company, payment of valid claims can readily be enforced in the local courts if necessary.

D. C. Sioux Lookout, Ont.: The Northwestern Mutual Fire Association of Seattle, Wash., with Canadian head office at Hamilton, Ontario, is regularly licensed to do business in Canada, and has a deposit with the Dominion Government for the protection of Canadian policyholders of \$513,498 (accepted at \$476,856). It is

regards policyholders of authorized to transact in this country \$811,684.82. The paid-up capital was fire, automobile (excluding insurance against loss by reason of bodily surplus over capital and all liabilities injury to the person), sprinkler leakage and tornado insurance. Its total admitted assets at the end of 1926 were \$3,751,733.94, while its total liabilities were \$3,039,375.14, showing a surplus over all liabilities of \$712,-358.80. It operates on the mutual plan, so that its policyholders are insurers as well as insured. In insuring with stock companies the policyholders are only on one side of the contract, that of the insured. The Northwestern Mutual is safe to insure with for mutual insurance.

> W. V., Sombra, Ont.: Springfield Fire and Marine Insurance Co. of Springfield, Mass., was incorporated in 1849, and has been doing business in Canada under Dominion license since 1908. It has a deposit with the Dominion Government of \$597,000 (accepted at \$554,332), and is authorized to transact in this country fire. explosion, hail, sprinkler leakage, tornado and automobile insurance. It is in a strong financial position and safe to insure with.

> A. E., Maymont, Sask.: The Retail Merchants' Association is not in the insurance business, and in taking out insurance with the Northwestern Mutual Fire Association of Seattle. Wash., you are not insuring with the Retail Merchants' Association, as that organization is not liable in any way for the insurance you place with the Northwestern Mutual Fire Association. The Commercial Union is a stock company, while the Northwest ern Mutual is a mutual company. The Commercial Union was established in 1861, is in strong financial position. and is safe to insure with. The North western Mutual was established in 1901, and at the end of 1926 showed a surplus over all liabilities of \$712. 358.80. It is safe to insure with for mutual insurance. In mutual insur insured, whereas in stock insurance you are only on one side of the contract, that of the insured. If you understand your position as a mutual policyholder, and are willing to assume it with a view to saving on the cost of your insurance, there is no reason in our opinion why you should not do so.

insuring with licensed companies only, and as the Federal Life Insurance Co., of Chicago, Ill., is not licensed in Canada and has no Government deposit here for the protection of Canadian policyholders, we would pass up the special offer con tained in the advertisement in the Chicago Tribune referred to. While apparently the rate for the insurance s low, from \$1.28 a month at age 10 to \$5.91 per month at age 50 per \$1,000, you will note that death from suicide is not covered, and that only \$500 is payable if death occurs during the first six months of the policy Double indemnity is paid for acci dental death, and the total and permanent disability benefit consists in waiving further premium payments as an endowment. Taking out this insurance at age 50 and keeping it up \$1,000.00. Taking it out at age 40, the ing an excess of assets over all total cost would be \$978.00 and you

A. W., Toronto, Ont.: We advise

C. E., Yorkton, Sask .: The three companies you mention, the Great-West Life, the Sun Life of Canada, and the Monarch Life, are all in a sound financial position and safe to insure with, and if you took out 20-pay life policy with any one of them you would be making no mis take. We do not discriminate between companies that are safe. The rate of interest now being paid on policy proceeds or dividends left with these companies is as follows: Great-West, 6 per cent.: Sun Life, 5½ per cent.: Monarch Life, 6 per cent. The rate actually guaranteed is from 312 to 4 per cent. The rate for \$1,000 on 20-pay life plan, with profits, at age 35 Great-West, \$35.40; Sun Life, \$37.35; Monarch Life, \$35.35.

## INFORMATION COUPON

This Service is confined to year ly Subscribers whose names appear on our books

The subscriber can avail himself of the service given on this page under the heading, "insurance inquiries," by cutting out the address label which appears on the front page of every copy of Saturday Night going to a regular subscriber, and sending it along with his inquiry.

## The Mount Royal Assurance Co.

Total Losses Paid . Head Offices: 17 St. John Street, Montreal

P. J. Perrin, Vice-President & General Manager. H. C. Bourne, Asst. Cen, Manager and Secretary. H. H. York, Inspector for Ontario, J. A. Macdonaid, Inspector for Ontario, GENERAL AGENTS

Shaw & Begg, Limited
C. H. McFadyen & Co., Limited
Butler Byers Bros., Limited
James O. Miller & Co., Limited
James O. Miller & Co., Limited
Central Agencies, Limited
Machum & Foster
Dale & Co., Limited
British Columbia Branch, F. A. Burgess, Manager
Applications for Agencies in Unrepresented Districts

## **NEW YORK UNDERWRITERS** INSURANCE COMPANY

CAPITAL-FULLY PAID \$2,000,000 ASSETS

A. & J. H. STODDART, General Agents

100 WILLIAM STREET RISKS BOUND EVERYWHERE IN UNITED STATES AND CANADA H. A. JOSELIN, SUPERINTENDENT FOR CANADA-TORONTO

> PROVINCIAL AGENTS MURPHY, LOVE, HAMILTON, and BASCOM, TORONTO MURPHY, LOVE, HAMILTON and BASCOM R. Y. HUNTER, Resident Partner, MONTREAL OSLER, HAMMOND and NANTON, Ltd., WINNIPEG ALFRED J. BELL & CO., Ltd., HALIFAX, N. S.

## General Accident Assurance Co.

Insurance that Really Insures

Automobile, Burglary, Plate Glass, Boiler, Electrical Machinery, Guarantee, Accident, Sickness, Liability, (all lines), Fire, Hail, Explosion and Sprinkler Leakage

Thos. H. Hall Managing Director

W. A. Barrington, Manager



E. C. G. JOHNSON, TORONTO

REED, SHAW & McNAUGHT,

ONTARIO PROVINCIAL AGENTS

## The Protective Association



of Canada ACCIDENT AND SICKNESS INSURANCE CO. HEAD OFFICE: GRANBY, QUE. The Only Purely Canadian Company

Issuing Sickness and Accident Insurance to Members of the Masonic Fraternity Exclusively. Agents in all Principal Cities and Towns in Canada.

J. G. FULLER, Secy., Asst. Mgr

ACCIDENT AUTOMOBILE

SICKNESS LIABILITY

Union Insurance Society

of Canton, Limited

CANADIAN HEAD OFFICE TORONTO

COLIN E. SWORD, Manager for Canada A British Company Established in 1835 by Bri

## NORTHWESTERN MUTUAL FIRE ASSOCIATION

HEAD OFFICE FOR CANADA, HAMILTON, ONTARIO,

Writing Fire Insurance at Cost

Assets \$3,751,733.94 ALL POLICIES DIVIDEND PAYING AND NON-ASSESSABLE

BRANCH OFFICES

Toronto, Ottawa, Vancouver, Victoria, Edmonton, Saskatoon, Winnipeg, Montreal, St. John, Halifax and Charlottetown.

## LOW MORTALITY RATE



22.12%

## MERCHANTS CASUALTY INSURANCE **COMPANY**

HEAD OFFICE — WATERLOO, ONT. OPERATING UNDER DOMINION CHARTER

SPECIALIZING IN ACCIDENT — SICKNESS — AUTOMOBILE

INSURANCE

APPLICATIONS FOR AGENCIES INVITED

MANAGING ESTATESis a business in itself—requiring experience, facilities, responsibility and permanent life

FEW years ago it was customary to name the wife, the business partner or the faithful friend. The wife in her inexperience was in danger of following poor advice—the business partner might be prejudiced—the faithful friend might lack judgment—any one of them might die before the work was done and none of them had facilities for doing the work easily and well.

Managing estates is truly a business in itself-and-The Canada Permanent Trust Company was incorporated to make estate management its business. It is permanent and continuous. It is equipped to handle every detail of executorship and trusteeship. With its Government charter and its large resources, it is responsible to

You can be assured your aftairs will be handled wisely and well by-

**ANADA PERMANENT TRUST (2)** 

Ontario Branch Manager: A. E. Hessin
HEAD OFFICE: CANADA PERMANENT BLDG. TORONTO
Branch Offices: Toronto, Halifax, St. John (N.B.), Woodstock (Ont.),
Brantford (Ont.), Winnibeg, Regins, Edmonton, Vascouver and Victoria 29



Removal Notice

F. J. Crawford & Co.

announce the removal of their offices to the ground floor at

11 JORDAN STREET

BOARD ROOM

Telephones Adelaide 6705-6706 Adelaide 1537-1114

, www.www.www.www.www.ww.ww.ww.ww.ww.ww.



Sound investment depends upon sound information. Our sources of information are reliable.

Harley, Milner & Co.

Members Toronto Stock Exchange

INVESTMENT SECURITIES Private wire connections to principal financial centres

Samuran properties de la compansión de la c

TORONTO

LONDON 304 Bay St. Peoples Loan Bldg.

WINDSOR 10 Sandwich St.

Plans for Distilleries Merger Now Completed

DLANS for the amalgamation of Hiram Walker's, Limited, with Gooderham & Worts, Limited, are now ready for submission to the Walker shareholders at the annual meeting called for November 15 at Walkerville, Ontario. The name chosen for the amalgamation is to be "Hiram Walker-Gooderham & Worts, Limited.'

The notice to shareholders asks the approval of the shareholders for a by-law to increase the capital stock of the company from 400,000 to 750,000 no par value shares, and in reference to the merger plans speaks of "a proposed agreement between Hiram Walker's, Limited, of the first part H C. Hatch, W. H. Mara, E. D. Gooderham and Duncan Macleod and such other owners or holders of shares in the capital stock of Gooderham & Worts, Limited, as may become parties thereto as therein provided of the second part, and National Trust Co., Limited, as Depository of the third part."

shareholders, signed by Fletcher Ruark, Secretary, it is stated that, in addition to the 600,000 shares necessary to give 200,000 shares, share for share, to the shareholders of Gooderwhich may be subscribed for at \$50 a share by shareholders in the proporshares then held." This right to subscribe will ensure to the benefit of such shareholders of Gooderham & Worts, Ltd., as shall have exchanged their shares not later than December 15, 1927.

The agreement will only become outstanding shares of Gooderham & Worts, Limited, shall have been office, the provisional liquidator, deposited for exchange pursuant to such agreement. In other words, a majority control is felt to be necessary to make the merger plans worth while. If and when the Gooderham & Worts shares are acquired Hiram Walker-Gooderham & Worts, Limited. will stand in exactly the same relation to Gooderham & Worts as it now does under the name of Hiram Walker's, Ltd., to Hiram Walker & Sons, Ltd., the operating company.

T. & N. O. Railway Pays Full Interest Charges

INDICATING the place which Ontario's northland has come to play in the general prosperity of the nation, the Temiskaming & Northern Ontario Railway has been able this year, for the first time in its history. to meet its full interest charges. According to a recent announcement by Premier Ferguson the road is paying over to the Ontario Govern ment an operating surplus for the calf skins, valued at \$3,616,922, cattle year ended October 31, of \$1,300,000. The corresponding figure for the fiscal year of 1925-26 was a round million.

"The steady growth of this railway. like the growth of any railway." declared Premier Ferguson, "is a of business coming into its own."

extension of the T. & N. O. which was increase over the preceding year of announced by the Prime Minister \$138,450, or 6 per cent. Other items during the last session of the Ontario include oil tanned shoepack leather, Legislature, and which has been under belting leather, upholstering leather, construction during this summer, will glove, trunk, bag and pocketbook

that is, from the present terminus, Pine Stump, to a point approximately 30 miles nearer James Bay-requires double ballasting. At the present time the contractors are afraid of cold weather, and for that reason some of the ballasting work may have to be postponed until next year.

Mr. Ferguson said recently that the Ministry had not yet decided whether a branch line would be pushed westerly from Pine Stump toward Smoky Falls, the power site of the Spruce Falls Pulp and Paper Company, so as to tap the china clay and possible coal deposits in the Matagami basin. 20

Great West Loan Assets Are Taken Over

THE Court of King's Bench in Winnipeg has made an order directing the "trustees" to deliver up possession of the property and assets of the Great West Permanent Loan Company to the National Trust Company, the provisional liquidator of the loan company, appointed by the court.

The provisional liquidator was In an accompanying letter to the directed by the court on October 17. to take over the assets of the Great West Company, but when it attempted to do so it found the trustees already in possession and claiming they had a prior right to the company's propham & Worts it is the intention to erty under a "deed of trust." The "issue an additional 60,000 shares liquidator disputed the right of the trustees to possession and asked the court for advice, with the result that tion of one new share for each ten the court has now directed the trustees to deliver possession to the liquidator, National Trust Company.

The head office of the Great West Permanent is in Winnipeg, but it has an office in the Confederation Life Building, Toronto, which has now The agreement will only become been taken possession of by the effective when 66 2-3 per cent. of the Toronto office of the National Trust Company, on behalf of its Winnipeg

The Leather Industry in Canada

THE number of tanneries in operation in Canada in 1926 was 108, compared with 104 in 1925. Ontario shows an increase of 5 and British Columbia of 1, while Quebec shows a decrease of 2.

Increases in value of production are recorded in the tanning industry for each of the past three years. The value of output in 1923 was \$23,607,-728; in 1924 it was \$25.655,675; in 1925, \$26,141,217; and in 1926, \$27, 747,605. The increase for 1924 over 1923 was 81/2 per cent., for 1925 over 1924, 2 per cent., and for 1926 over 1925, 6 per cent. The statistics for "sole leather" for 1926 show that the item of oak sides was of first importance with a total of 934,381 in number, and of \$6,774,643 in value. The total value of all sole leather was \$8,437,946, an increase over the preceding year of \$89,994. For upper leather the three principal items were and horse hides, valued at \$3,454,554. and patent and enamelled shoe leath er (skins or side leather), valued at \$3,358,548. Increases in value over the preceding year are recorded for each of the foregoing items. The item of sheep skins and goat skins also show development. The road has had increases. The total value of items deficits in the past, but we have never classified under the head of upper looked upon them as deficits, rather as leather was \$13,169,496, an increase contributions to the advancement of a over the preceding year of \$1,226,167. part of Ontario which is just now The principal item among the miscellaneous products is harness leather It is understood that the Rouyn with a total value of \$2,433,938, an be ready for operation on December 1 leather bookbinders' leather lace The northern extension of the line leather, and goodyear welting.



SARNIA'S NEW GRAIN ELEVATOR This photograph, taken in September, shows the building close to completion.

Dominion and Provincial Government Bonds

Municipal Bonds

Public Utility and Industrial Financing

Foreign Issues Quoted

DOMINION SECURITIES CORPORATION LIMITED

Established 1901 E. R. WOOD, President Head Office: 26 King Street East TORONTO 2

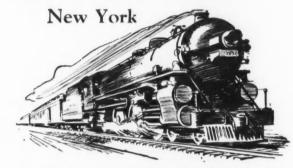
## Automobile and Piano Paper Purchased

MANUFACTURERS' FINANCE CORPORATION LIMITED

MONTREAL TORONTO:-FEDERAL BUILDING

## Lehigh Valley Service

to the PENNSYLVANIA STATION



All through trains of the Lehigh Valley Railroad arrive at the Pennsylvania Station in the heart of New York City, near hotels, theatres, subways, business and shop-ping districts. Long Island Railroad trains use the same station, affording convenient connections to Long Island points. Leave Toronto via Can. Nat'l. Rys.

Tickets, reservations, and information at City Ticket Office, Canadian National Railways, or Lehigh Valley Office, 13 King Street West, To-ronto. Phone Elgin 2214-2215. F. V. Higginbottom, Canadian Passenger Agent.



Lehigh Valley Railroad The Route of The Black Diamond

## "A Necessity Makes a Sound Investment"

The need for a first class modern hotel in Kingston, Ontario, is generally recognized

The Hotel LaSalle (owned and operated by the Randolph Hotel Company Limited) which is all but completed, will fill this long

Against property conservatively valued at \$544,000, the Randolph Hotel Company Limited have issued \$250,000 6½% First Mortgage Bonds due November 1st, 1947 less than 46% of the value.

The earnings of the Hotel for the year ending 31st December, 1928, should not be less than \$67,000 more than four times the bond interest requirements.

The 3% Sinking Fund will practically retire all the bonds by maturity.

Price: 100 and accrued interest to yield 61/2 ...

Full particulars on request.

## KIPPEN & COMPANY

INVESTMENT SECURITIES

4 Hospital Street MONTREAL

TED

### Bank of Montreal Celebrates 110th Annivresary

WITH its history representing practically a complete picture of the industrial and financial development of Canada during the past century, the Bank of Montreal on November 3 celebrated the 110th anniversary of its foundation. Lending added interest to the anniversary was the co-incident fact that the total assets of the bank at the end of September were in excess of \$819,000. 000, the highest record attained by the Bank of Montreal and by any bank in the history of the Dominion.

The growth of the bank has been phenomenal. Starting back in 1817 with one small office in the rented quarters in Montreal, with a paid-up capital of \$350,000, to-day it has branches in 600 centres in every part of Canada and Newfoundland, and in Great Britain, the United States and Mexico, and its paid-up capital amounts to \$29,916,700.

The Bank of Montreal has been banker in Canada for the Canadian Government since 1863, and the Government's financial agent in Great Britain since 1893.

On June 23, 1817, nine merchants of Montreal signed articles of association for the establishment of the Montreal Bank. In those days the only organized portions of what is now the Dominion of Canada were the Provinces of Upper and Lower Canada and the Maritime Provinces. The whole population of Canada was under 400,000, while Montreal numbered less than 20,000 souls.

Montreal was then little but trading-post, with furs as its chief export, while Quebec City shipped timber mainly. Communication was by canoes, sailing ships, and by stage coaches, through dense forests, over roads worse than corduroys. Rails,

telegraphs, steamships were unknown In its early years the bank operated under the original Articles of Association of 1817, but since 1822 it has operated under charter. The original Royal Charter, still preserved in the bank bears the seal of His Majesty King William the Fouth. Among other clauses in this charter it was enacted that an employee convicted of theft or embezzlement from the bank, or any person convicted of counterfeiting its bills, notes or undertakings, should suffer death as a felon, "without benefit of clergy." A commentator has remarked that this law was evidently framed not only to exact from transgressors the extreme penalty in this world, but also to deprive them of forgiveness in the next. Happily there is no instance in the records of the bank of this punishment ever having been enforced

## Offering

20

E. AMES & COMPANY, LIMIT-A ED, with whom are associated the firm of J. and W. Seligman & Company of New York, are making an offering of \$2,000,000 7 per cent. convertible preferred stock of the Minneapolis-Honeywell Regulator Company, which is acquiring the businesses, plants and assets of the Minneapolis Heat Regulator Company, which had its inception in 1885, and the Honeywell Heating Specialties Company.

Each of the companies has long been engaged in the manufacture of various types of temperature controlling devices. The Minneapolis Regulator is used chiefly in connection with coalthe Honeywell Regulators are chiefly for use in con-Regulators are chies, and ended December 31, 1829, amount of lent to an average annual amount of their combined lines, the two companies manufacture control devices adaptable to any type of central heating plant and kind of fuel. The devices are well known to Canadians, the Minneapolis Company having for Revenues and Costs of Canadian years maintained sales divisions in Canada at Montreal, Toronto, Winnipeg. Calgary and Vancouver.

The preferred stock now being offer

Honeywell Regulator Company will decreased by 4.1 per cent., but revecurrent liabilities, which is a ratio of much in the long haul as in the shore over ten to one. The combined net haul traffic. earnings after depreciation, interest and Federal income taxes amounted to \$1,913,345, or 5.9 per cent. mainten dend requirements. Good-will, patents, tion expenses by \$582,638. Net rev and trade-marks are carried on the enues were reduced by \$681,197, and balance sheet at \$1.

### 20 THANK YOU, SIR

THANK YOU, SIB
Financial Editor, Saturday Night.—
As a recent subscriber to Saturday
Night I wish to express my appreciation of your able articles dealing
with promotions of one kind or another, which are, in many cases,
little short of deliberate swindles.
Your management deserves every
support by the Attorney-General's
Department in investigating many of
these concerns which outside promoters have organized as stock selling
propositions.—R. W., Ottawa.



LLOYD J. MOORE LLOYD J. MOORE
Formerly Financial Editor of the
Toronto "Globe", who has resigned
that post to form the stock brokerage firm of L. J. Moore and Company, specializing in Canadian mining securities. During his many
years of newspaper work, Mr. Moore
made many trips of inspection to the
mining fields of the north country
and has an intimate knowledge of
the camps of Northern and Northwestern Ontario and Northwestern
Quebec. B. Napier Simpson. formerly with the Hydro-Electric Power
Commission of Ontario's engineering
staff, will be associated with Mr.
Moore in the new firm.

### Ottawa Light, Heat and Power improvement has since occurred Bonds

NNOUNCEMENT is made by Royal A NOUNCEMENT IS made Securities Corporation. Nesbitt Thomson and Co., Ltd., and Harris Forbes and Co., Ltd., of an issue of Ottawa Light, Heat and Power Company, 5 per cent refunding mortgage and collateral trust sinking fund gold bonds, series "A", to be dated October 1927, maturing October 1, 1957.

Ottawa Light, Heat and Power Com pany. Limited, incorporated under the laws of the Dominion of Canada, con trois through subsidiary companies the entire gas business and approx mately two-thirds of the distribution of electricity in Ottawa, the capita city of Canada, and vicinity. The company owns the entire outstanding capital stock, except directors' qualify ing shares, of the Ottawa Electri Company, which does an extensive electric light and power business in Ottawa, Hull and vicinity and controls important powers within the city limits, and of the Ottawa Gas Company, which does the entire domestic and commercial gas business in Ottawa and vicinity. Together these companies serve a total population estimated to exceed 160,000

Proceeds of the present issue will be employed, as to approximately \$1. 409,280, in the retirement of 6 per cent Refunding Mortgage and Col lateral Trust bonds, due 1953, of the Heat Regulator Preferred Stock Ottawa Light. Heat and Power Company, Limited, and 6 per cent. Refunding Mortgage bonds due 1939, of the Ottawa Gas Company: toward the funding of capital expenditures already made or incurred, including the cost of a ten-storey modern stone. brick and concrete office building on Sparks Street. Ottawa, a new substation and other additions to plant and equipment; and the balance for the corporate purposes of the com pany.

Consolidated net earnings of the operating subsidiaries of Ottawa Light. Heat and Power Company. Limited (with inter-company charges eliminated), after operating and maintenance expenses and local taxes. but before depreciation, and available for bond interest, for the three years ended December 31, 1926 were equiva basis for the year ended December 21

## 20 Railways

FREIGHT traffic on Canadian Rail ways during August was heavier ed is convertible into 21/2 shares of than in 1926 by 4.2 per cent and freight revenues increased by \$1,096 The net assets of the Minneapolis 825 or 4.1 per cent Passenger traffic amount to \$3,296,172, which is equal to nues showed a small increase. The over \$164 for each share of preferred, average passenger journey was The current assets amount to \$2,430, increased only slightly, indicating 271, as compared with \$223,194 for that the reduction in travel was as

Operating expenses were heavier by \$351,759 in 1924, to \$485,746 in 1925, ance of way and structures increas and to \$777,155 in 1926. This is equiva- ing by \$968,628, maintenance of lent to 5.5 times the preferred divi- equipment by \$213,053, and transports

operating income by \$722,611 The average number of employees increased by 4.993 or 2.9 per cent and the pay roll was heavier by \$1,617,302, or 7.6 per cent

For January-August gross revenue were heavier than in 1926 by \$7,896. 633, but larger operating expenses reduced the net revenues by \$5,232,186 and operating income by \$6,663,239 Practically all the gain in gross revenues was absorbed in increased wages, the total pay roll for the eight months increasing by \$8,991,443.

### Lower Earnings for Granby Consolidated

GRANBY Consolidated Mining. Smelting & Power Co., Limited. for the quarter ended September 30 1927, reports profit of \$374,635 after expenses and interest, but before depreciation and depletion. This compares with profit of \$513,591 in June quarter and \$595,565 in third quarter of 1926

Profit for first nine months of 1927 totalled \$1,182,175 before depreciation and depletion, against \$1,486,997 in first nine months of 1926. Stock outstanding totals 444,600 shares.

Production in the third quarter was 13,259,896 pounds of copper, an average of 4.453,299 pounds a month Average cost. f.o.b. refinery, was 9,887 cents a pound, exclusive of depreciation of plant and equipment but inclusive of all operating and general expenses, with deductions for precious metal values and miscellancous income.

In the preceding quarter production was 14.800.127 pounds, average 4.933, 375 pounds a month, and cost was 9.153 cents. In first three months of year output amounted to 13,563,591 bounds, average 4,521,197 pounds a

month, and cost was 10.374 cents
J. T. Crabbs, president, states that the copper market in July reached its lowest level for the year, and while



B NAPIER SIMPSON Who has resigned from the engineering staff of the Hydro-Electric Power Commission of Ontario to enter the new stock brokerage firm of L. J. Moore and Company, which will specialize in Canadian mining securities. Mr. Simpson is a graduate of the Faculty of Applied Science and Engineering of the University of To-onto and is an associate member of

market continues unsettled and below that of last year. He adds:

"Recent statistics indicate that consumption is now exceeding production, which should make for healthier

conditions in the industry. The reduction in net income for the third quarter was due to lower copper prices and to a decrease in production.

"The Anyox mill is operating effic iently both as to costs and tonnage handled, the latter exceeding anticipated capacity at the time mill replacement was planned.

"Improvements inaugurated at Albany earlier in the year have been proceeding steadily and will be com-pleted about October 31 Beneficial results are already manifest.

### Victory Loans Redeemed From Revenue

CANADA on Nov. 1 redeemed \$25 000,000 in 5% per cent five-year Victory renewal loans, Hon, James A Robb, Minister of Finance, announced recently. The amount was retired from revenue Eight million dollars in Treasury notes which fall due on Nov. 15 will probably also be taket off the market and redeemed from revenue, Mr. Robb intimated.

A further Dominion maturity of \$63,000,000 in 51/2 per cent Victory loan is due on Dec. 1.

It is understood that while actual steps will depend on incoming revenue during the present month, as much as possible of this sum will be met, and a refunding loan issued for

Valuable Information

The current issue of THE INVESTOR contains articles on

> How to Read an Income Statement

National Grocers Haves Wheels Stanford's. Limited Hunt's, Limited Gosse Packing

as well as much other interesting and profitable information for investors.

A post card will bring you a free copy. Write today.

## McLEOD. YOUNG. WEIR & CO

Investment Bankers

TORONTO Hamilton Montreal London

The undersigned is in receipt of subscriptions totalling an amount in excess of this issue,

NEW ISSUE

\$1,000,000

## **Economic Investment Trust**

Incorporated under the laws of the Dominion of Canada

First Collateral Trust Gold Bonds, Series "A." 30-Year 5%

Stock Purchase Warrants Attached

Dated November 1, 1027

Principal and semi-annual interest. May I and November I, payable at the option of the holder at the offices of the Bankers of the Trust (now the Canadian Bank of Commerce and the Standard Bank of Canada) in the cities of Toronto, Montreal, Winnipeg and Vancouver; or at the agency in London, England, of the Bankers of the Trust, at the fixed rate of \$4.80% to the pound Sterling. Coupo bonds in denominations of \$500 and \$1,000 registerable as to principal only. Bonds are noncallable prior to November 1, 1042, but upon that date and any interest date thereafter, bonds may be called in whole or in part at the option of the Trust upon sixty days' prior notice at the following prices: November 1, 1042, to November 1, 1047 (inclusive) 1022 and accrued interest; thereafter at 1022 and accrued interest less 14 of 1° of or each year, or part thereof, subsequent to November 1, 1947, which shall have expired at the date of redemption.

Trustee: The Canada Trust Company.

Legal investment for Life Insurance Companies under the Insurance Act, 1017. Canada.

Economic Investment Trust, Limited, has supplied us with the following information, under date of

## CORPORATE HISTORY AND BUSINESS

Economic Investment Trust Limited is incorporate Economic Investment Trust, Limited, is incorporated under the Companies Act, Canada, and carries on a business similar in character to that of investment trust companies in Great Britain. The outstanding share capital consists of 31,500 Common Shares of a par value of \$50 per share, in an aggregate total of \$1,575,000, and for its Common Shares the Trust received in cash an amount in excess of the total par value outstanding. The Common Shares are listed upon the Toronto Stock Exchange.

The primary purpose of the Trust is to afford its share-holders and security holders safety of investment, combined with maximum earning power, through the broad diversincation of its resources in all classes of investments such as bonds of Governments. Municipalities and Corporations, and Preterred and Common stocks of Financial, Public Utility and Industrial Corporations, and loans secured by such obligations and investments.

## ASSETS AND EARNINGS

The assets of the Trust consist solely of cash and market able shares and dividends received from these holdings and will be available for the interest requirements of the present issue of bonds and dividends that may be declared

On the assumption of a continuation of the present rate of income from all resources of the Trust, including the proceeds of the present issue, there would be available for the payment of interest an amount in excess of \$125,000 annually, which is equivalent to over 2½ times the bond interest requirements of \$50,000 annually for the present

## SECURITY

The bonds of the Trust are its only outstanding funded obligation, and will be specifically secured by Deed of Trust to be dated November 1, 1927, and the deposit with Trust to be dated November 1, 1921, and the deposit with The Canada Trust Company, as Trustee, of shares and securities, the aggregate market value of which must be at all times at least 110% of the par value of outstanding bonds. Of the shares and securities so deposited, at least 90% in aggregate market value is required to be shares or securities which are eligible for investment by insurance amended. There will be therefore, \$1.100 marker value at least, of a diversified list of shares and securities specifically pledged with the Trustee as security for every \$1.000 bond outstanding; and \$990 marker value of the shares and \$900 marker value of the shares and \$900 marker value of the shares and securities so pledged will represent shares or securities which are eligible for purchase by insurance companies. In the Deed of Trust, Economic Investment Trust, Limited, will covenant to maintain, at all times, the foregoing Detectorages of the outstanding bonds in propose ing percentages of its outstanding bonds in proper

In addition to the specific security created under the Deed of Trust, the bonds of the Trust are secured by a general floating charge on all other assets of the Trust.

The Trust is restricted in issuing bonds to the extent that

## STOCK PURCHASE WARRANTS

Each bond of the present issue will have attached to it a warrant entitling the bondholder to purchase a number of shares of common stock of Economic Investment Trust. Limited, at stated prices on certain dates. Bonds in the denomination of \$1,000 will have attached to each a warrant entitling the holder to purchase 10 shares of stock bonds in the denomination of \$500 will have attached to each a warrant entitling the holder to purchase 5 shares of stock. The dates on which these warrants may be exercised, together with the price to be paid for each share of stock are listed below:—

Dates on which						be have for each
April 1 1 October April 1 1 October April 1	1, 1025 1020 1, 1020					\$54 (K) \$50 (K) \$51 (K) \$60 (K)

## PRICE: 100 and accrued interest, yielding 5%

A descriptive circular will be sent upon request

These bonds are offered when, as and if issued and received by us and subject to the approval of all proceedings by our solicitors, Messrs Kilmer, Irving & Davis, of 10 Adelaide Street East. Toronto. Messrs. Blake, Lash, Anglin & Cassels are the solicitors for Economic Investment Trust, Limited.

> Cochran, Hay & Co. TORONTO

Dominion Bank Bldg J. STRATHEARN HAY-Member Toronto Stock Exchange

The statements contained in this advertisement are not guaranteed, but are based upon information we believe to be reliable and on which we acted in purchasing these securities.



Our current offerings in-Our current offerings in-clude a wide variety of sound securities, affordin opportunity for the most complete diversification of your investment account.

These offerings include These orients include a careful selection of high-grade first mortgage bonds yielding as high as 5½%—the type of bonds which have been favorites with our clients for years.

We suggest that you investigate these carefully selected securities, which are in all denominations.

## Midland LIMITED

Bonds for Investment Royal Bank Chbrs., 807 Lumsden Bldg. London, Ont. Teronto, Ont.

### Protect Your Insurance

We recommend the estate by taking out Life Insurance; the next logical step is to protect. it against loss and at the

Union Trust Company TORONTO

## Western Homes Ltd.

Mortgage Investments Capital Subscribed \$2,800,000,000 Capital Paid Up 1,100,000,000

### British American Bank Note Company, Limited

Head Office: Ottawa, Ontario. Engravers of Bank Notes, Bonds stock Certificates, Postage an tevenue Stamps and all Mone tary Documents.

Municipal Debentures a Specialty

Branches: Montreal Toronto

## BANK OF MONTREAL

NOTICE is hereby given that a DIVIDEND of THREE per cent upon the paid up Capital Stock of this Institution has been declared for the current quarter. A BONUS of TWO per cent has also been declared for the year ending 31st October, 1927, both payable on and after THURSDAY, the FIRST day of DECEMBER next, to Shareholders of record of 31st October, 1927.

By Order of the Board. FREDERICK WILLIAMS-TAYLOR General Manager Montreal, 21st October, 1927.

### The Consumers' Gas Company of Toronto

NOTICE

ANNUAL MEETING

The ANNUAL GENERAL MEETING OF THE SHAREHOLDERS of The Consumers' Gas Company of Toron to, to receive the report of the Directors for the Election of Director may properly be transacted at the will be held in the Company's Auditorium, 55 Adelaide Street 14th DAY OF NOVEMBER, 1927, affairs at the present time.

By Order of the Board ARTHUR HEWITT. General Manager

Toronto, October 21st, 1927.

High Taxes Discourage Foreign Investors

(Continued from page 15) One of the greatest needs is the organization and standardization of taxes on corporations, along scientific lines. This should not be taken to taean a necessary increase in taxation but rather that it will enable the taxing authorities to levy the rates equitably with some approach to uniformity and justice, which is lacking in great measure in the statutes at present in force.

The legislative bodies of the different provinces are inclined to frame tax legislation designed to produce maximum revenues with the least alienation of sympathy and support. Expediency appears to be the most potent factor influencing their decisions. They concern themselves only with the particular enactments of their own jurisdictions, and even within these limits their ideas and schemes are ever changing. They assame that the obligations imposed by them are not unduly onerous on any particular class of corporations, but they forget that many of these taxpayers are obliged to comply with not only their assessments but with many other levies, proportionate to number of provinces in which they may be engaged in business. The inevitable result is an absence of uni-

The Canadian provinces lay a good leal of stress on the taxation of cor porate capital. This in itself is in criterion of tax-paying ability. Municipal taxes usually take the form of per cent a real estate, business, or income tax. falling on corporations as well as individuals. Now municipal taxation is directly supervised by the provinces, and, to prevent injustice, this supervision should be made and kept real

Another point to be considered is the variety of corporate returns which axing authority requires a sereturn the contents of which must differ in many instances with the destination and the cost in time.

well as private individuals and cor- tax lien. . bring depression

we can provide for reasonable esminvion, regulate expenditures, keep down taxation and pay off a fall empted from the tax was increased:
amount of debt annually. This is the (a) To \$2,000 in the case. problem that every company and in married person or householder,

The following tabulation showing persons how Canada compares per capita with Britain is interesting

These figures are for the year 192% \$1,500, but I have no doubt but that they re (d) flect pretty well the conditions of

	Canada
National	\$37.62
State or Provincial	5.14
Municipal, etc	32.23
Total	

You will notice that Canada actually has a lower taxation as a whole than the United States. This is accounted for in part by heavy municipal taxation in the United States. When it comes to the question of comparison of State, or Provincial, Taxes, e see that the Province of Ontario taxes per capita is only 5.16 as compared with 15.86 in Australia and 8.51 in United States. It will be noted in this connection that the provinces of Canada have given to the municipalities a tremendous field of taxation

THESE circumstances, the trend of recent amending taxation legislation is of special interest in Canada and I now come to refer to the changes in Canadian business taxation, par

per capita, over four times as much as

is calculated by the Provinces.

ticularly during 1925-26. (a) The Canadian sales tax was first introduced on May 19th, 1920. The original proposal was for a tax of 1 per cent, on sales by manufacturers and on sales by wholesalers, and a tax of 1 per cent, on imports. After amendments of 1921 and 1922 respect ively, the sales tax law was completely changed during the 1923 session of Parliament, the new law providing for a consumption or sales tax of 6 per cent, on the sale of goods manufactured or produced in Canada and on goods imported. On a restricted list of goods provision was made for a cate of 3 per cent. By an amendment in 1924 the 6 per cent. rate was reduced to 5 per cent, and on the restricted list from 3 per cent, to 212

The Special War Revenue Act under which the sales tax is imposed was further amended in 1925 and again in 1926, but no change was made in the rate of the sales tax.

The Act was, however, amended in 1927, and effective Feb. 18th, 1927. The general sales tax rate of 5 per cent. was reduced to 4 per cent, and the tax on these articles which were subect to only 50 per cent, of the general

The effect of the Canadiaa sales tax was considered by a special committee of the Canadian Manufacturers' Association which reported that the sales tax is economically unsound as a method of raising revenue on the ground, inter alia, that it cannot be administered without unfair discrimination as between industries, and dis crimination between manufacturers engaged in producing the same class of goods; that it forces trade out of usual and long established chan other channels and increases the cost of living. Recommendations turers' Association to the Government that the sales tax which had been burden on Canada since it was introduced should be abolished. It is unsee its way clear to act on this recom

(b) The Dominion Income Tax Act of 1917 has been amended in each successive year, since, so that the present law is a combination of ten senarate

The Dominion Income Tax Act of 1917 was further amended in the 1924 session by increasing the exemption for dependent children under the age DRESIDENT TAYLOR of the Can- of eighteen years, from the former amount of \$300 to \$500; imposition of levies on non-residents upon profits; rentals for royalties from within Canada; disallowing deductions for sinking funds or other similar reof the law pertaining to the income

No change in the Income Tax was made in the 1925 session

We have constantly attempted to THE budget submitted to parliament to on the same scale as that of the on April 18th, 1926, however, conexemptions to corporations remaining at \$2,000, as formerly. The most drasthe exemption from normal tax of years. We have not the productive to the full on their dividends, regardless of the fact that the companies

(a) To \$3,000 in the case of a other person supporting relatives, as ments should be guided by similar formerly set out in the Act, and (b) To \$1,500 in the case of other

(c) Where a husband and wife have the United States, Australia and Great each a separate income in excess of \$1,500 each received an exemption of

(d) Parents may arrange between

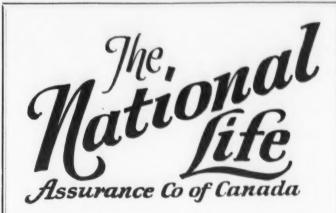
United	Australia	Great
States		Britain
829 22	843.26	\$79.00
8.51	15.86	
29.66	11.56	18.12
867.39	\$69.68	897.12

themselves as to how the exemption of \$500 for each dependent child under eighteen years is to be allotted; these amendments being applicable to 1925 income.

In many cases profits heretofore exempt are by these amendments deemed to be income. The income of personal investment corporation (controlled by an individual or his family) is deemed to be distributed as dividend and taxed accordingly. Any distribution by a company is deemed to be a dividend to the extent to which the company possesses undivided sur-The result is that they collected \$23.33 plus. Premiums on redeed stock are dividends: capitalization of surplus is a dividend; numerous transactions between interlocking companies are declared to be dividends.

The priority lien in favor of the government for all unpaid taxes under the Income War Tax of 1917 and the Special War Revenue Act 1915 was cancelled by the repeal of the government's priority claim. An ex-

(Continued on Page 24)





HEAD OFFICE TORONTO

ESTABLISHED

COL. HENRY COCKSHUTT. Chairman of the Board.

President.

FREDERICK SPARLING.

by using the only Safe Anti-Freeze solution as recommended by all car manufacturers—alcohol and water. Avoid experiments with fancy solutions, which are injurious to the cooling system. Go to the nearest Atlas Station. They will use the Atlas Chart and Hydrometer, and fill your radiator with the correct solution to prevent freezing in any degree of temperature. Anti- RADIATOR freeze ALCOHOL A void Frozen Radiators this RADIATOR ALCOHOL FREE TESTING SERVICE ter by Using COMMERCIAL ALCOHOLS LIMITED, MONTREAL



General Steel Wares

honing and Operating

The McClary Manufacturing Company London
The Sheet Metal Products Company of Canada, Limited, Toronto

Canada, Limited, Toronto
The Thos Davidson Manufacturing Co.,
Limited, Montreal
Macdonald Macufacturing Company
Limited, Toronto
The Happy Thought Foundry Company
Campany

At these plants would be produced about 80% of all the kitchen utensils, milk cans, plumbing fixtures, pails, metal signs, shovels, ice boxes, refrigerators, hotel equipment

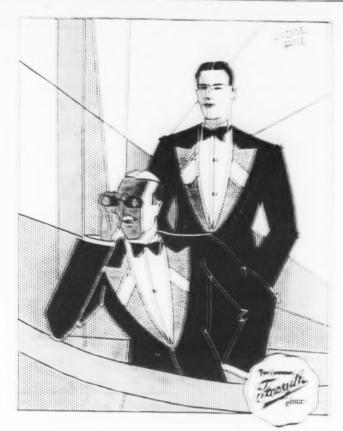
> Back of the General Steel Wares, Limited, products, stands a \$17,000,000 organization, one of Canada's large industrial

> The 6% First Mortgage Bonds and the 7% Cumulative Preferred stock of General Steel Wares, Limited, represent two high grade investments in a soundly established Canadian industry. We recommend them to investors seeking a well-secured investment, combined with an attrac-

> > Full descriptive circular sent on request.

DRURY & CO

INVESTMENT BANKERS 189 St. James Street, Montreel 1010



## For Even Finned Commission Formal Wear Shirts by Forsyth

To the man whose innerest good taste DESCRIPTION CAUS IN TO SEEK ONLY THE POST. Forsett Shirts for Formal V or aussy the DOSE CREATING TERRITORIES

The name "Foresth" in Formal West Shirts has over been a nositive assurance of STUR THE S INDESCRIPT LOTTER, O LISTON Quality that necans commer cratesmanismo it the number termi and or graniving COMMO

This may Forsyth Shire on Forma Wer games growing distinction a fre one Choice or those who distributed.

> 4.7 TH. 79.15 MEZE SEEPES 2" 1.11 to 1" 11 to 1" 111

NO ONE EVER REGRETTED BUSING CHARLES.



Let sure your What is meate, maining a cour a serving 233792 COMPTANT a cour as to beauty. The construction of the course and course THE IMPERIAL CHARACTERS ASSESSED TO THE CONTROL ADMINISTRATOR ASSESSED TO THE PROPERTY ADMINISTRATOR ASSESSED TO THE PROPERTY ASSESSED TO THE PROPERTY ASSESSED TO THE PROPERTY ASSESSED TO THE PROPERTY ASSESSED.

## F. J. Crawford & Co.

REPRESENS STRANDONED STYDER & MINING TEXCHERNISE

Warriet Sanct Simeunian

10 Aprilia Street

setolate 1715

"Dymnite

ASSOCIATED BILL-CHANDINA INSURANCE COMPANIES

## The Toronto Casmalty Fire & Marine Insurance Company

+IEAT DESIGN TOBUSTY

5. L.4.919,4 TT BAI TH.

## Merchants' and Employers' Guarantee and Accident Company

MERCE ENTERIENE METATTRE

President.

William Director Esementa Withtrappers

## Canadian General Insurance Company

WEAD DEFICE PRINTE

Prominent. W. W. Eva.or.

tienera Stanger 4. E. Dr. WHIP.

### Lommics Combine Mills Ltd. Reorganizet

TERORGANIZATION of the affair and capital structure of Dominion Comomic Mills Limited was achieved a a special general meeting of the 123 41. shareholder o the company held a Tremton Ontario on October 3. Uni of the 40,00 share of the capital stood of the company more than 1..00 share were represented per somally or or program the meeting

The main number of the meeting was to discuss plans for the reorgannation and by elect a new board of full agencies. The plan proposes and conte or the shareholders was that ipolication would be made to letter. With 40,000 share of Capital Rtest of to be value thereor doing away with the present again of 3,000,000 of he rem: breferre Share and the exchange to the on stool to present farmers accoming to a recomshare of the Preference Stock and the Share for each share of oil Common store. Then the directors were authorthe to create and inside a series of bond no b excess \$10,00 secured of a Trus Mortgage which bond would be bertified and demosited with the Trus Company to settles the resen insentaines of the Company in a the nonde were sold to be en, of the process of the cons would be pain on the Truss Company to the predictor and Coper cent, pain to the floringry to turnish further

for company naving expired, for no. Iron the process of the 172 and directors An F V Bridge of Roston Mas . At Limes Messie, o Montrea, P.L. M. William of Greet, e. Ottawa, Omtarto, M. Prederiol A. Ioone and M. C., E. I. Brown, of Coronto, Omtario, M. V. a. Prassum M. E. Smith, Prenton, Dutario into the following were chosen as the Diffuser of the company breakings:  $M_{\rm c} + V$  brings:  $V_{\rm c} = J_{\rm c} = 0$  and  $M_{\rm c}$ 

commenting the nonness that and with the creditor working in harmony with the company his prespects inner to be negligible to a south uation of a good manager in the town

### Linux State Stee Larning PRICYCLEAR

Tilles estume o the Imiter States Reservation to the furth quarter d foll, after ounenses and taxes amounted to \$1,500,501, some paret will stood to it in bresen my marter and (L. Ch. 12) in the turr marce a 1926.

The regular nuartery divinence of G. ... . Shire were declired on the

Surutus evaluate or demostes the time nomitis dropped to an all special control to the state of the common steel from J. 42, to n the : smaler ancount a sort oustanding. There quarte surplus was Ste in the as one ouncers or X. T. . mare une 23,700,900 in the tub dimense of 1929, or Sign a starte

## 11

MUNICIPAL to a statement manes by the Dominion Bureau of State Dinter in Carrier chassifier inner the Airs elianson Son Aestalio Mineral Preducts Industry amounted in value to \$5.512.635, in compared with an output value of \$7.676.185 in 1926. "The mathest " establishmente manufacturing artifecta auraswe or annually products ! mante multing grantite electronics, and and manner ansum module i nicu-rimmini snos and i niants matting founder signifies

reminister a artificia arranges sitel in course communition, fresulti. that there admining and appearing nyadich sich is abrasty viteels. that and paper and other communites metuding town allem was valued it Ri ON . . . in compared with a corresponding figure of S., 500, 236 in 1925. fainth eninbyset it he military anomies a 3, 20, 38, onniones minimized de mirante ne mente it satures and vages unaffer 2924,775. and the maintains and St. 1901, 47%, Tour manus n Imagen and I n queber mune artificia annustres, while i establishments it Imaro manufacturet granding Vitoria Sind name, and similar mountains

Cammin handings muss it the numbers anummer il value u S. Adi. und Seven pinnip view it merution. canta employer mailer St. 660, 766. engiliares numbered 2nd and numer talk and Roke bas Vall spacing gyrann beart and growin blocks were the main products of the group. It accition, hardwall plaster and some

alex dearries to events and wer inerefore include in the international production group, Viaste matting. paste were were values a

were it theese and in Unitaria were it operation during 1850. Promatten was named at \$250,600 employee numbers VC and par material cos: 316,531.

There were also , plant to Unitary

### Fina Flavmen Want of 10,6 Pag Vinea

TIMETHE million dellars senting the time between or the addition would receive of the new new means and many or a I MaPoul out value steel four share to each breakers of the Camadan When the

Manitoon 1, 05 TT

calance afte generity, al raise BH BRENT, ELL. a RIGIDAL INTERE

Denfra Sellma agency for the cent vert of Paper according to Mr Mr The distribution of more than 51 ..... oring the grant total has or the tests after the advect, to



## Selecting the Right Investments

for vide facilities facilities receive tute time commember correspond it leading timing a control and more position of the archanges gro or portunity for the most advantages to



12 prenetice to ou customer contienence

Lat Lattractive Reinvestment to Watering Cuttor hones-

## Revenue-Producing Real Estate is the soundest form of investment



QUEEN'S PARK PLAZA

> Canada - Finest Residentia minte or Rennez Eleganos. Programme Semuitu Queer : Park, Taranta

Committee to hearth the security by this ultre-manori fesunontin Sime meeting urgan demands it the mind! neveraning these tion for lating accommodiation, MANUFACTURAL PROPERTY.

Construction viors is proceeding with al sneet.

Completion of construction of the building is assured by an indemnity home honding the TORESTA CONTRACTORS

Substantia Scotting assuring payment of hone principal and increase and Common Share dividends are sevant.

Toman's from leases closed of a merge recording to the main force sibons and name husiness Shares to prominent substantin firms show materia in-CERROR IVER INCOME ESCIMBLES

med with perpetual interest in the ownership of the prehere thenigh Common stock rights may be secured thenigh t und muestment in the General Margage Gold Sands. semporable Most line and once from 5 to 15 years, with semiannual microst, including Common shares.

## Ramsay, Stewart & Co.

Investmen Janines -

Northert Ommen Building - Toronu WIRLSHIE BOWN

Lindo sone no verticos obspanos illustrates describitos bossile describing Queen Park Plaza l'entenna "core ane investmen a Warnings Code Board ane Common States.

Ł.



UNITED BOND CO. Ltd. 302 Bay Street, TORONTO

Security Building. WINDSOR. COUPON

United Bond Company, Ltd. Dept. 19, 302 Bay St., Toronto, or Security Building, Windsor. Without placing me under any obligation whatever, send me copy of your booklet "Through the Doorway of Honesty."

Name Address

## Safeguard Your Principal

Buy Government, Municipal and Corporation Bonds to

Yield 412 to 7'c

agreement Forwarded Upon Request.

Roberts. Cameron & Co.

INVESTMENT BANKERS Northern Ont. Bldg

a form of investment of proven merit, which should be included in every list of diversified se curities. Ask for the "Asso-clates" Plan Booklet.

### Realty Associates Corporation

698 St. Catherine St. West, Montreal

## A. W. Chase Company

DIVIDEND NOTICE

### International Petroleum Company, Limited

Notice of Dividend No. 15

NOTE Is hereby given that a divi-nd of 25c United States Currency per aire has been declared, and that the me will be payable on or after the lath by of November, 1927, in respect to the aires specified in any Bearer Share arrants of the Company upon presenta-m and delivery of coupons No. 15 at

e Farmers' Loan and Trust Company, 2 William Street, New York, N.Y. e Farmers' Loan and Trust Company, 5 Cockspur Street, London S.W. 1, England.

or the International Petro-ompany, Limited,
Street, Toronto 2, Canada,
leat to Sharcholders of record
of business on the 5th day
r, 1927, and whose shares are
by registered certificates will
r cheque, mailed from the
e Company on the 14th day
r, 1927. r books will be closed from other manufacturer who may appear for the 15th day and the state of the before the board."

At the request of the chairman, Mr.

g that period.
Order of the Board,
Order of the Board,
J. R. CLARKE. Church Street, Toronto 2, Canada, 2nd November, 1927.

## G. A. STIMSON & Co.

LIMITED.

The Oldest Bond House in Canada

300 Bay Street - Toronto

### Canadian National Railways' Earnings

A DVERSE harvesting weather during the month of September last earnings causing a large decrease in car loadings in comparison with September, 1926, and a consequent reduction in revenues. The statement of earnings and expenses for the month of September last issued by the Canadian National Railways shows gross earnings of \$22,125,397, while in September, 1926, the earnings amount ed to \$22,619,873.66, a decrease of \$494,476.66 for the month just passed. This is equivalent to a reduction of 2.19 per cent

Working expenses for September last showed a small decrease, being \$17,103,870.13 as against \$17,111,900.69 in September, 1926, an increase of \$8,030.56, equal to 0.05 per cent. for September of this year

The net earnings for September last amount to \$5,021,526.87, while in September, 1926, they reached the total of \$5,507.972.97, a reduction of \$486.-446.10 or 8.83 per cent.

These results bring the operating ratio to 77.30 per cent. for September. 1927, as compared with 75.65 for September, 1926.

Despite the great decrease in grain car deliveries, which fell 65 per cent. below those of September, 1926, the gross earnings for the nine months' period, terminating September 30 last, were greater by \$4,107,736.16 or 2.16 per cent, than the gross earnings of the similar nine months' period of 1926.

In the first nine months of this year the gross earnings total \$194,-526,889.00, which compare with \$190,419,152.84 during the first nine months of 1926.

Due to causes, including wage increases, noted in financial statements previously issued, the working expenses for the nine months of 1927 reached a total of \$168,873,294.46 as compared with a total for the first nine months of 1926 of \$161,861,304.60 in increase of \$7,011,989.86 during the current year.

The net earnings for the nine months' period of 1927 total \$25,653. 594.54, while in the nine months period of 1926 they were \$28,557,848. 24, a decrease of \$2,904,253.70. The earnings in 1926 reached a peak, so that the present year's experience is in contrast with the best period in Canadian National Railways' finances since the date of amalgamation of the Toronto various lines.

The operating ratio for the first nine months of 1927 is 86.81 per cent. as against 85,00 per cent, for the similar period of 1926.

The figures quoted in the foregoing are exclusive of lines east of Levis and Diamond Junction.

### 20 Tariff Board Praises Care of Employes WHILE the Advisory Board on

Tariff and Taxation does not rdinarily concern itself with working onditions in such plants as it visits the course of its investigations, airman W. H. Moore and his colleagues evidently observe more than the balance sheets and ledgers of companies. During a recent hearing of application by the Imperial Tobacco Company, Limited, for the reduction of excise duty on cigarettes. November 10th, 1927, opportunity to congratulate the Presi-record October 31st, dent of the company. D. C. Patterson W. J. STONE. for its employees. Particularly of interest, Mr. Moore thought, was the supplying of milk and nourishing food by the company, as well as the provision for relaxation during the

Mr. Moore said: "If I may do so per pay your firm a compliment. After the an inspection of your firm Mr. Patterson, I wish through you to board, I think I can say, on behalf of my colleagues, that, in all the factories which we have gone through, we have never found better working conditions for the employees than we found in yours. The healthy appearance of your people was commendable: I think I am justified in making that statement And particularly were we impressed with the provision you had made for free milk for them. I think it is our duty to pay you a compliment of this kind, and I only hope that we shall be able similarly to commend every

> Jack, for the company, outlined some employees. "At the lunch hour we provide a bowl of soup and a roll for cents, which, of course, does not by any means cover the cost, and in addition we give them without charge all the milk, tea and sugar they want,

"We also have a two-bed hospital with two qualified nurses all the time, as well as a doctor who may be con sulted during certain hours in the morning and afternoon. He visits their nomes when they are sick to find out

whether they are getting proper attention. We are not patting ourselves on it is good business to look after our employees. In this way we get satishad an appreciable effect upon railway factory work from them and they are cheerful and happy."

### British Industries Fair to Shatter Records

THE actual figures relating to the size of next year's British Industries Fair (the fourteenth) which will be held in London and Birmingham. England, simultaneously between 20th February and 2nd March, are impressive. Large extensions to and structural alterations are being made in the buildings of the White City. London, where 15 large Exhibition Halls, covering an area of 11 acres, will be needed to display the varied products of the 1,500 or so manufacturers who will require space in the London section. In Birmingham new Exhibition Halls have had to be built at Castle Bromwich to meet the evergrowing requirements of exhibitors. Even so it was at one time doubtful whether all the demands for space could be met, as the area let six months before the opening of the Fair was greater than the total area of the last Birmingham Fair, which was itself a record. The same great demands were experienced in London. where 20,000 square feet in excess of the total area of last year's Fair had already been booked at the beginning of September.

Greater efforts are also being made acquaint the commercial and to the Fair. British Government representatives abroad (Diplomatic Foreign countries, and British Trade tate fall. Commissioners and Imperial Trade Correspondents in all parts of the British Empire) have been supplied with literature devoted to the subject.

This includes showcards printed in for the year to date to \$352,009,100 six languages and an illustrated folder also an increase over the first 10 the back, Mr. Chairman. We think in nine languages; and of the latter months of 1926 of 8.5 per cent. This nearly a million copies are being distributed. A special series of letters October. is being issued at regular intervals to thousands of individual traders abroad, in their appropriate languages, and invitations will be sent later to a quarter of a million buyers resident in no less than ninety-four different countries. A special advance overseas edition of the Fair Catalogue is in the course of preparation, and, seven weeks before the opening of the Fair, ten thousand copies of it will be distributed abroad.

When the Fair is open the same exhaustive efforts will be made to facilitate the rapid transaction of practical business. A strict rule has been laid down that in London the general public will be excluded from admission to the Fair during business hours. A special Club, for the sole use of buyers, will offer many comforts and amenities, and the free use of a corps of interpreters will render business relations easier between exhibitor and buyer. Indeed, everything indicates that the optimism, with which the organizers in both London and Birmingham look forward to a record Fair, is amply justified.

### Record October Reported in Construction Industries

Construction activities in Canada set up one more record in October, when, according to MacLean Building Reports, Limited, the conindustrial world with details relating tracts awarded reached the largest figure ever recorded in any October. In general, the report indicates, the Commercial, and Consular Officers in activity will continue well into the

In the past month the contracts awarded figures reached \$47,135,400, being an increase of 8.6 per cent. over October, 1926, and bringing the total per cent. or \$8,617,100.

is the largest recorded total for any

During the past month the majority of the work was contracted for in the Province of Ontario, where 43.2 per cent, of the estimated value of all construction is shown, or a total of \$20,356,300. In the province of Quebec, 39.9 per cent. was undertaken, total being \$18,794,500. British Columbia took care of \$3,777,000 worth of contracts or 8 per cent., while the prairie provinces show 5.7 per cent. or \$2,686,-000, and the Maritime provinces \$1,521,600 or 3.2 per cent.

By classifications contracts awarded for October are apportioned as follows: Business buildings, 39.7 per cent. or \$18,693,900; residential, 33.7 per cent. or \$15,886,900; public works and utilities, 20.2 per cent. or \$9,535,-600, and industrial 6.4 per cent. or \$3,019,000. Distributed according to the same classifications the estimated value of contracts reported for the year to date show that 36.8 per cent. of all construction appears in the business buildings classification, \$129. 592,700 worth of new work being the estimated value. Residential construction remains at its usual level at 30.3 per cent., or a total of \$106,866,300. Public Works and Uilities show \$80,-479,900 and account for 22.9 per cent., while industrial work now stands at 10 per cent, of all construction or a valuation of \$35,070,200.

For the year to date the largest total shows in the province of Ontario where \$159,219,300 worth of new work has been contracted for or 45.2 per cent. of all construction. The province of Quebec follows with 32.9 per cent., estimated at \$115,621,300. In the Prairie provinces \$42,274,300 worth appears or 12 per cent., while British Columbia shows 7.5 per cent. or \$26,277,100, and the Maritimes 2.4 We suggest for investment a selected list of

## Preferred Stocks

tha

omi

and

ing

ma

stre ting

was

pan

trai

are hig

ma

gre mo rea

out

rev

req

nes

WO

qua

sun

agr

app

tion

pos

res

to yield over 7%

These stocks are all listed on the Toronto Stock Exchange Further particulars upon request.

R. A. DALY & Co. TORONTO Members Toronto Stock Exchang

We Specialize in Securities pertaining to the Maritime Provinces and Invite your inquiries whether buying or selling.

## W. F. Mahon & Co.

Investment Bankers,

HALIFAX, N.S. ESTABLISHED 1907



232

Dodge Bros. to Pay Preferred THERE is no foundation for reports

that the \$7 dividend on the preferred stock will be passed, states E. G. Wilmer, president of Dodge Bros.,

"Interest on the bonds and the pre ferred stock dividend were earned by a wide margin in the first nine months of the year," said Mr. Wilmer, the other day, in scouting suggestions that the company would find it necessary to conserve resources by omitting the next quarterly payment on the preferred shares. The preferred and common stocks have declined sharply in recent sessions of the stock market to new low levels for all time They rallied briskly, however, after Wilmer's statement

"Dodge Brothers' securities are selling far below their value, which has materially increased in the past two years. The Company has an earned surplus of about \$29,000,000, and a strong current asset position," con-

"Dodge Brothers, which last year was third in the production of cars and trucks, has, like the Ford Company, been undergoing an extensive transition. We have been getting out dealers in position to offer their customers a complete line of fours and sixes in passenger cars and trucks. It has been our endeavor to effect this transition without shutting down the factory, and we soon will be ready to go full speed ahead on production of a wide range of cars and trucks that are designed and built to maintin the highest modern standards of the automobile industry.

"Dodge Brothers will be prepared to enjoy in 1928 the biggest business in its history. For a period of eighteen months we have been engaged almost exclusively in this readjustment of manufacturing facilities, which will permit us to give the public the greatest dollar value ever offered in motor cars. During this period of readjustment of facilities, passenger output and sales have necessarily been curtailed. On the other hand our commercial car and truck business. which comprises about 30 per cent. of our volume, is showing a steady increase and I anticipate that Dodge Brothers passenger car sales in 1928 will be the largest in the history of the company."

our

ing

### Randolph Hotel Company Bonds

A NNOUNCEMENT has been made by Kippen & Company of Montreal of an offering of \$250,000 61/2 per cent. 20-year first mortgage sinking fund bonds of the Randolph Hotel Company, Limited, of Kingston, Ontario The company is also offering 10,000 shares of no par value.

The Randolph Hotel Company has been incorporated under the laws of the Province of Ontario by the heirs of the estate of the late J. S. Randolph to own and operate the Hotel La Salle, at Kingston, Ontario, which is now practically completed. The hotel will have approximately 125 guest rooms with baths, and ultimately will have 150 rooms. The issue of 61/2 per cent 20-year Sinking Fund bonds is closed at \$250,000 and is secured by a first mortgage on the entire property of the company now owned or to be acquired. The real estate, buildings, equipment and furniture of the hotel are valued, according to the pros pectus, at \$544,000. It is stated that an estimate of earnings, made by the management, after providing all operand insurance, gives a net operating revenue of \$67,000-equivalent to over four times the annual bond interest

its October monthly commercial to Brazil. letter reviews economic conditions within the Dominion, in part, as fol- borrowed American dollars for governlows:

"In the September issue of the monthly commercial letter it was Mr. Thorne's figures as follows: Italy, pointed out that the volume of busi- \$120,000,000; Hungary, \$22,500,000 ness in the fall and winter months Jugoslavia, \$34,000,000; Austria, \$13. would be determined largely by the quantity of production during the \$14,000,000; Denmark, \$19,000,000; summer in the primary industriesagriculture, forestry, mining and fishing. The results, as they then America, \$375,400,000; Far East and appeared, were summarized in the the rest of the world including Amerabove-mentioned letter, but as further ican territorial possessions, \$121,340,developments have since occurred we 000. shall deal with these in the current

"Farming in Eastern Canada has been more successful than in 1926. There are, of course, certain exceptions, but the majority of the farmers have secured large yields of the more the Bankers' Trust Company, New tions, has been interrupted on several tion Loan of 1927, is designed to Western farmers are noted for their stability for the polish Government. resourcefulness, and with a week or The proceeds of the loan are to be put two of dry, cool weather they could at the disposal of the Bank of Poland complete threshing.

"The lumber industry seems to be France, Holland, Sweden, Switzerland

conducted with more regard to fundamental conditions. Some large mills have been closed because of the depletion of timber within a reasonable distance of the scene of sawing operations, or because the owners have wisely decided to conserve their timber until the cutting of it is profitable. The output throughout the entire country, however, is still at a te that are payable at maturity at 103. provides steady employment for a large force of men, and a new companies in Eastern Canada, having disposed of old stocks, are planning to log on a larger scale than in the preceding winter. Reports from practically every district are to the effect that the stocks of pulpwood on hand are so large that the cut during the next few months will be less than that of the corresponding period of last year.

"Disregarding the wave of speculation in mining stocks and considering only the factors upon which sound opinion should be based, it may safely be said that the mining industry has become one of the strongest supports of Canada's economic structure, and a new record for mineral production will probably be attained by the time the current year has ended. One of the most impressive features of the situation is the ability of the leading lead, zinc and copper producers to operate, during a period of low prices. on the same or even a larger scale than formerly. The production of lead and zinc has increased, and, while there is less activity at one important copper camp in British Columbia preparations at another for a larger output are practically completed which, with the opening of the new smelter at Rouyn, Que., will add materially to the capacity of the copper-mining industry. The develop-ment work in new fields which has been carried on during the last two or three years is about to yield returns, and there is the prospect of a material increase in the production of minerals, thus providing a wider market for supplies of all kinds and for labor.

"The season now drawing to a close, which is the most productive of the year, has not been without some disappointments, but the results have, on the whole, been sufficiently satisfactory to form the foundation of a large volume of business for the next few months. Indeed, if a comparison be made of economic conditions in Canada with those elsewhere it is clear that less cause for complaint will be found here than in any other country."

### U. S. Foreign Loans Set New Record

FOREIGN securities publicly offered in the United States in the first ten months of 1927 were valued at \$1,318,700,000, which slightly exceeds the total for the twelve months of 1926, according to Wendell E. Thorne, one of the financial experts of the U. Department of Commerce. Mr. Thorne is of the opinion that by the end of 1927 total American investments abroad will approximate \$12.-

October foreign loans, Mr. Thorne announced, surpassed the total of any month in the history of American foreign financing with the exception of October, 1916. The total for Oc tober, 1927, was \$265,000,000. The highest monthly offerings on record. he said, were the war loans of Oc tober, 1916, which aggregated \$373. 000,000. The nearest since that time to the aggregate for October, 1927, was April, 1927, when loans aggrega \$203,283,000.

One of the big loans made in October was that of \$30,000,000 to the Free State of Prussia. Another was of \$47,000,000, representing the ...mer-Outlook Favourable, Reports ican portion of the Polish stabilization Bank of Commerce Letter loan, and a third was the \$41,500,000 THE Canadian Bank of Commerce in American portion of a \$85,000,000 loan

Nearly every section of the world mental and corporation uses in the first ten months of 1927, according to 500,000; England, \$4,000,000; Belgium. Norway, \$3,000,000: Esthonia, \$4,000, 000; Canada, \$286,000,000; Latin

### Republic of Poland Stabilization Loan

THROUGH a syndicate of Canadian and American bankers, headed by profitable crops, and, generally, their York, the public is being offered an position is more favorable than at this issue of \$47,000,000 Republic of Poland time last year. In the West the 7 per cent external sinking fund gold harvesting of large grain crops, plant- bonds, due October 15, 1947. The loan, ed and grown under difficult condi- which is to be known as the Stabilizaoccasions by heavy rains, but the consolidate and perpetuate monetary The issue is being offered in England,

and the United States.

gross Customs revenues to the service of the loan. The bonds will be callable at 103 and a sinking fund, commend ing April 1, 1928, is planned to retire the entire issue by maturity. Bonds

## Frontenac Loan Society

Discontinues Business FTER regularly paying dividends since its formation in 1863, the Frontenac Loan and Investment Saciety, of Kingston, Ont., has decided to discontinue business and distribute its assets, according to an official announcement made following a recent meeting of the board of directors. The only creditors the society has are depositors, and arrangements have been made, in order that these depositors shall not be inconvenienced, for the transfer of all deposits to the Kingston branch of the Royal Bank of Canada where cheques on the society will be honored and, if it is desired, depositors may receive the total amount of their deposits, with interest, in cash. The capital stock of the society amounts to \$200,000, chiefly invested in mortgages at 6 per cent. In order to provide the necessary cash to meet the claims of depositors in full, the Trusts and Guarantee Company, of Toronto, have purchased certain liquid securities of the society outright.

### Miscellaneous Chemical Industries in Canada

IN A miscellaneous collection of plants making chemical products in Canada which cannot be classified in any of the main divisions of the chemical industry, production in 1926 amounted in value to \$11.851.165 as compared with an output valued at \$10,699,162 in 1925. This group includes plants engaged in the manufacture of adhesives, baking powder. boiler compounds, celluloid and artificial leather products, flavoring extracts, insecticides, polishes and dressings, sweeping compounds, and other miscellaneous chemicals. In 1926 there were 134 plants in operation, distributed by provinces as follows: 71 in Ontario; 44 in Quebec; 1 in New Brunswick; 1 in Nova Scotia; 6 in Manitoba; 5 in Alberta; 1 in Saskatchewan, and 5 in British Columbia. Capital employed in these plants totalled nearly 9.7 million dollars; employment was given to an average of 1,819 people the year round, and raw materials costing \$5,513,884 were converted into commodities having a selling value of \$11,851,164. Payments in salaries and wages amounted to \$2,216,652.

By industries, the output values were as follows: Adhesives, \$1,710,-095: baking powder, \$2,820,797; boiler compounds, \$266,655; celluloid products, \$2,314,253; flavoring extracts \$1.722,496; insecticides, \$711,435; sweeping compounds, \$68.311: polishes and dressings, \$1,406.581; and miscellaneous chemical products, \$830 541. These figures do not indicate commodity production for the substances named, but represent the output values of all firms making these articles as

and Poland, in addition to Canada their major products. Data on the total output in Canada of individual According to the announcement the commodities may be obtained on Government of Poland will assign its application to the Dominion Bureau many trains as previously. Statistics at Ottawa.

### Business Increase Predicted for Motor Bus Companies

PASSENGER business, especially for short hauls, is on the way from the railroads to the motor bus operators, declares Ralph Budd, President of the Great Northern Railway Co., which owns the Northland Transportation Co., which is said to be the largest operator of motor buses in the United States northwest.

People prefer to ride on the highways, he said, and the motor bus busito come. He declared that railroad half the short haul passenger business expense.

had been lost by the railroads in Min nesota but that the roads at that time were operating 95 per cent. as

Since then, however, there has been a large reduction in the number of passenger trains operated in the Northwest and a great many of these trains have been replaced by gas-elec tric cars. Both the Great Northern and Northern Pacific roads have built up comparatively large fleets of the gas-electric coaches, and the Northland Transportation buses are suo plemental in large measure to the passenger train service of the Great Northern, most of the bus routes paralleling rail lines.

Between Twin Cities and Duluth, the Northern and the Soo Lines have ness will continue to expand for years pooled passenger service, reducing the number of trains almost by half, rerecords in 1921 showed that more than sulting in large savings in operating

## KIPPEN & COMPANY

**Investment Securities** 

4 HOSPITAL STREET, MONTREAL

YOUR ENQUIRIES GIVEN CAREFUL ATTENTION.

## ROYAL TYPEWRITERS

(COMPARE THE WORK) 92 ADELAIDE ST. W., TORONTO. ADEL. 8291-2

## $oldsymbol{Announcement}$

We Will Purchase

## LAURENTIAN POWER **COMPANY LIMITED**

6% First Mortgage Bonds

maturing 1936 at

110 and accrued interest

We will appreciate the opportunity of submitting a list of conservative securities for the re-investment of funds to be received from the sale of this issue.

We recommend immediate re-employment of proceeds in order to avoid loss of interest.

Otherwise, holders may forward their bonds to us through their bankers attached to demand draft, or by registered mail and we will remit at once by cheque.

## NESBITT, THOMSON & COMPANY

Royal Bank Building, TORONTO, 2

Quebec Montreal Winnipeg

Ottawa

Hamilton London, Ont. Saskatoon

Vancouver

## "Making the Highways Safe" FOR YOUR OWN CAR



Dunlop - Tire Makers to the

World for Thirty-nine Years

Ever since the introduction of Dunlop Traction Tread in 1911, "The Dunlop" has been known as the anti-skid tire par excellence.

Can you afford to travel in your motor car today with any less security than Dunlop alone can give?

If your tires don't finally hold when a skid starts, something is sure to happen—to Non-Dunlop Tire Users.

With fall weather here possibilities of skidding are multiplied four-fold—for Non-Dunlop Tire Users.

There is no better time to buy "Tractions" than now. Testing them out in the coming months will surely prove that "Traction" is the real anti-skid as well as the Master Mileage-Maker.



DUNLOP Tire & Rubber Goods CANADA

word

fore

men

conf

dain

indu

grat

pick

as e

were

prec

coul

one

abro

fanc

pure

quee

it ir

win

swa

thar

taki

dair

whi

lanc

don

type

into

stite

## Unexcelled Collection Facilities

NOTES, drafts, coupons and other "negotiable instruments" wherever payable, are collected for the account of its customers by the Bank of Montreal.

Besides its more than 600 offices in Canada, the Bank has its own offices in the financial centres of the United States, Great Britain, France, Mexico, and Newfoundland, and correspondents throughout the world, enabling it to give prompt and de-pendable collection service at all times.

## Bank of Montreal

Established 1817 TOTAL ASSETS IN EXCESS OF \$780,000,000

## NOVEMBER INVESTMENT FUNDS

The following suggestions are submitted for the placement of funds awaiting investment at this time.

### COVERNMENT BONDS

CANADIAN NATIONAL RY. CO. 4½% Bonds Guaranteed by Dom. of Can.	1957	4.56%	
PROVINCE OF QUEBEC 5% Bonds. Free of succession duties	1943	4.25%	
MONTREAL ROMAN CATHOLIC SCHOOL COMMISSION 5% Bonds	1945	4.80%	
REPUBLIC OF POLAND 7% Bonds		7.86%	
CORPORATION BONDS			

, ,0		
CORPORATION BONDS		
SHAWINIGAN WATER & POWER CO. 4½% First Mortgage and Collateral Trust Bonds	1967	4.75%
CALGARY POWER COMPANY 5% First Mortgage Bonds	1940	5.50%
CANADA ATLANTIC RAILWAY CO. 4% First Mortgage Bonds	1955	5.10%
PORT ALFRED PULP & PAPER CORP. 51/2% First Mortgage Bonds	1957	5.70%
METROPOLITAN CORP. OF CAN. LTD. 6% First Mortgage Bonds	1947	6.05%

Detailed information on any of the above issues will be gladly forwarded on request.

HANSON BROS.



Investment Securities Montreal: 100 St. James St. Toronto: 330 Bay Street

Ottawa: 63 Sparks Street



## Safety and Profit for Savings

4 % on Current Accounts

Interest at 4% added every three months. Subject to Cheque. Entire Amount may be withdrawn at any time.

% on Investment Savings Accounts

Money deposited for term of one to five years. Interest paid by cheque on June 1st, and December 1st, in each year on any sum of \$100 or more.

## CAPITAL TRUST CORPORATION

174 BAY STREET,

10 METCALFE STREET,

## Over \$30,000,000.00

Investments in "Canada Permanent" Bonds now exceed \$30,000,000.00. Large institutions having investment departments supervised by experts trained in the selection of investment securities hold more than \$3,500,000.00 of these Bonds. In addition to being an unquestionable security, the Bonds offer special advantages. For example, they are issued as required by investors, for periods and in sums to suit the needs of each individual.

At present the rate obtainable on amounts invested

## Five Per Cent.

per annum, payable half-yearly. Considering the yield basis on which other high-grade securities are selling and keeping in mind the decided trend to-wards lower rates, this is a very attractive rate of

Please call or write for full particulars of the Bonds of Canada's premier mortgage corporation. They offer a splendid opportunity for the employment of idle funds.

## CANADA PERMANENT Mortgage Corporation

14-18 TORONTO STREET, TORONTO 2

Established 1899

## Real Estate Bonds

Write for Booklet

W.N.McEachren & Sons

Limited 901-2 Royal Bank Bldg. High Taxes Discourage Foreign Investors

(Continued from Page 20) tremely bad precedent was thus done away with placing Canada on an equality with Great Britain and the United States in this regard.

The Canadian Income Tax Law provides for a proper assessment of income before the tax is due. None of this is an innovation. It is simply development of the fundamental direct tax principle which has been worked out by our British cousins across the Sea for 128 years, with a little gap in between along in 1842, and they have had from the beginning an orderly system of assessment.

The Business Profits Tax Act of 1916 passed as a temporary expedient on the outbreak of the war, is now operative only to enable the Dominion Government to collect outstanding

With regard to provincial taxation outstanding among the legislative items which the Ontario legislature enacted at the 1925 session were the Gasoline Tax Act, imposing 3 cents per gallon on gas used for automobile consumption; the Beverage Tax Act imposing levies on soft drinks and 4.4 per cent, beer; repealed in the 1926 session of the Legislature; Assessment Amendment Act increasing the Income Tax exemption for children and dependents from \$200 to \$400 for each dependent child and for any dependent father or mother.

THE announcement by the Government of Ontario that there would be no new taxation in 1926 was received with satisfaction throughout the Province. In the last session the Assessment Act 1927 being a consolidation of the present Ontario Assessment Act and Amendments was introduced by Hon. Mr. Finlayson, and received its first reading on 29th March people. for purposes of publicity only, after which it was withdrawn until next year in order that interested organizations might give consideration to such amendments as the new act occasioned. Accordingly various amendments to the Assessment Act proposed to be introduced in the last session were withdrawn by their movers as they will be covered by the new Act.

The Ontario government during the past two years has been alive to the importance of eliminating double taxation and has been considering the evils of multiple succession duty taxation which with increased rates is becoming a grave problem in Canada as well as in other countries. In cases of double taxation a large portion of the estate may be taken away, and in the case of triplicate tax, one-half the estate may not be sufficient to answer the tax demands of three different

In British Columbia an Act to amend the Taxation Act was introduced in 1926. Under this amendment full discretion is placed in the hands of the Provincial Minister of Finance with respect to amendments especially affecting revenue derived from outside sources, and also provides for cases where any corporation carrying on business in the province purchases any commodity from a parent, subsidiary, or associate corporation at a price in excess of the fair market value. Probably the most important feature of these amendments was that providing for a new and reduced scale of assessment on taxable income.

to the Income Tax, which was reduced in 1924 to one half of 1 per cent., was further reduced at the 1925 session by providing that where the tax on the personal property basis amounted to more than \$25, a rebate of 10 per cent. should be allowed but not in any case so as to reduce the amount of tax payable to less than the sum

An important change was made this year in the Taxation Act of British Columbia. Up to this year the law has been that only where a concern did not make any net taxable profit it was required to pay to the government one-half of one per cent. on the value of its personal property. This was obviously unfair as it entailed the payment by the taxpayer of a percentage of his capital investment and stock in trade whether he made a profit or not.

British Columbian manufacturers have for years strongly opposed this method of taxation which had brought into the government an average yearly return of \$500,000, but the provincial government had been reluctant to forego this amount of revenue without finding some equitable and conomical substitute. To this end the government has therefore cancelled the Personal Property Tax Act and have imposed what is known as the Gross Income or Turnover Tax, being one-tenth of 1 per cent. on the gross income of all trades, occupations and businesses, including alike retailer, wholesalers and manufactur ers, payable semi-annually. Provision is also made under the scheme that in the event of the gross income tax paid by the taxpayer in any year exceeding the tax on net income for

that year then in the event of the tax on net income being greater than the gross income tax in the next two years the excess of gross income tax paid will be considered to be part payment of the tax payable on the net income basis. The Provincial Govern ment required retailers, wholesalers and manufacturers throughout the province to register and take out a license (free of charge) subject to certain penalties which are provided for in the new legislation.

In the Province of New Brunswick an act to amend the Corporation Tax Act was introduced, providing that the hasis of taxation for such companies hereafter should be the amount of capital used or invested by the corporations in the province, rather than on the authorized capital of the par ent concern as heretofore, and also reducing the minimum tax from \$150 to \$100, and the maximum from \$500 to \$400. This method limiting the taxation of corporations to the proportion of the capital invested or used in the particular province has been adopted by practically all the provinces. But it must always be borne in mind that no greater tax should be imposed on Dominion companies carrying on business in the province than on domestic companies or companies incorporated in the province.

TAXATION is always distressing to the taxpayer. It is a subject upon which uniformity of opinion can hardly be expected. The authority incurring the debt and responsible for the tax seems far distant from the taxpayer, and is not easily brought to account, nor has any method been evolved to prevent additions due to such measures to depart from sound principle. One of the most hopeful features of our situation is that our debt is largely owing to our own

Municipalities clamoring for greater taxing power for imposition of income taxation after having collected taxes on business and property will "kill the goose which lays the golden egg"

The recent announcement of the Investment Bankers' Association of Canada that the present Federal debt can be retired in 40 years by the payment of \$23,447,000 a year into a sinking fund, in addition to the interest on the debt now outstanding, throws an optimistic light on our national finances. We are now paying out that amount of interest, of course, and as a matter of fact the reduction in principal in the past few years has averaged just about the amount mentioned. It is therefore encouraging to note that all we need do is keep on at the present rate. Most of the outlay was for the war and there is no direct return from this expenditure. But Canada has the advantage of being a growing country; each year the burden per head of population becomes relatively lighter and the taxes will fall with less weight on the shoulders of the citizens.

Meantime, the taxation policy for Canada should be framed from the single consideration of placing our earnings on a lower basis of 'axation than any other nation from whose people we can expect money for investment. Nothing can interfere with our progress if we are careful not to place restrictive and discouraging laws on our books. It would seem, however, that we do not think ahead of legislation sufficiently or perceive The Provincial Personal Property the problems, organize the materials. Tax which existed as an alternative chart the lines of growth and direct changing society and under a form of government providing for state rule on the part of ten separate units, con stant law-making cannot be stopped But citizens can interest themselves in the process in order to direct it more fully, intelligently and effectively than has been the case

**IORONTO GENERAL TRUSTS** CORPORATION Executor, Trustee, Administrator, Guardian, Financial Agent, Registrar, Transfer Agent, etc. DIRECTORS Hon, N. W. Rowell, K.C., LL.D. President Major-Gen. Sir John M. Gibson, K.C.M.G., K.C., LL.D. Charles S. Blackwell E. T. Malone, K.C. Vice-Presidents Archibald H. Campbell

J. G. Scott, K.C.
Hon. A. C. Hardy
J. Bruce Macdonald
Lieut-Col. R. W. Leonard
Col. J. F. Michie
Hon. Sir Daniel H.
McMillan, K.C.M.G.
H. H. Williams Thomas Bradshaw, F.I.A. Wilmot L. Matthews

Archibald H. Campbell
F. Barry Hayes
S. J. Moore
Isaac Pitblado, K.C., LL.D.
Britton Osler, K.C.
Alexander Maclaren
Paul J. Myler
W. W. Near
Albert Matthews Albert Matthews G. M. Malone

H. M. FORBES W. G. WATSON General Manager Asst. General Manager

Toronto Montreal Ottawa Winnipeg Saskatoon Vancouver 11

> ALCO-METER SERVICE tells you exactly how much

## MAPLE LEAF ANTI FREEZE



you require in the radiator of your car, truck or tractor, to keep it from freezing.

Sold at all leading garages, service and filling stations

CANADIAN INDUSTRIAL ALCOHOL CO., LIMITED Distributing Warehouses Montreal, Toronto, Winnipeg, Vancouver

## Prudential Trust Company, Ltd.

Dominion Charter authorizes the Company to act in the following capacities.

RELATIVE TO ESTATES—Administrator, Executor, Guardian, Manage-ment of Properties, Collection of Rents, Real Estate Bought, Sold and ment of Properties, Collection of Relits, Real Exchanged.

Exchanged.

FINANCIAL AGENTS—Investments Made—Securities Held.

INSURANCE BROKERS—All Lines—Fire, Marine, Accident, Liability, etc., placed in best companies at lowest rates.

FIDUCIARY—Trustee for Bondholders, Transfer Agents and Registrars for Stocks and Companies.

The business generally which a Trust Company may undertake alone, or jointly with one or more.

CONSULTATION INVITED BY LETTER OR IN PERSON W. G. Ross, Chairman of the Board. B. Hal Brown, President and General Manager. Head Office, MONTREAL. Branches throughout Canada and In London, Eng.

## Willison Neely Corporation

DEALERS IN

Canadian Government, Municipal and "Dollar for Dollar" Bonds

CANADIAN PACIFIC BUILDING TORONTO MONTREAL LONDON HAMILTON OTTAWA

**AMPLE** RESOURCES



VAST **EXPERIENCE** 

THE

## ROYAL TRUST

**COMPANY** 

A Safe Executor

FOR YOUR WILL

1927

d.

n



## TORONTO, CANADA, NOVEMBER 12, 1927

## Christmas Gifts I Have Committed

By Grace Howard Hunter

THERE used to be a tradition that gifts to be worthy ought to be laborious. "To load his she with knacks" was permissible in a lover, but might be embarrassing in a friend. It was considered much more genteel to offer a tribute of one's own manufacture than simply to purchase a ready-made article whose chief virtue was its cost. The word "home-made" was a hall-mark of respectability. This word tends to become more and more prized in the present age of machinery, though at times it must bewilder the foreigner. "Home-made" pies in a cafeteria call up all the toothsome memories of one's youth. Home-made trousers, on the contrary, have always been the dread and fear of Kings. But in the province of household ornament, that which is hand-made still reigns supreme.

Our gifts, therefore, we conscientiously tried to make ourselves. It was not to be thought of to buy the fruit of another's diligence at a bazaar and palm it off as a genuine opus of the giver. So we toiled over darned net confections, lined with pink silk, as useless as they were dainty. To deck one's own domain was not enough. It was a duty laid on every skilful woman to share with her friends the centre pieces and cushions produced by her industrious fingers. These were a form of wealth very grateful to feminine eyes.

Crocheting was a phase of this zeal. Being able to pick out a pattern was a test of feminine prowess, quite as enthralling as a cross-word puzzle. Spools of cotton were converted into trimmings more enduring than brass, and about as comfortable to one's ear on a pillow slip. Machine embroidery was deemed pretty but frail-its very precision proclaimed its mechanical origin. A veneration attached to the old laborious eyelet embroidery which could not be disregarded by even the most advanced. In one of his clever little comedies Howells speaks of ladies sitting "with what they call their work" on their laps, with delicate but undeserved derision.

A generation ago it was easier to find employment for nimble fingers than it is now. What wonderful hoods we crocheted for winter wear! Red, covered with fancy loops-these, with their accompanying blanket coats, helped to paint Canadian landscape white in the magazines abroad. A muff to match made an ensemble devoutly to be wished for. A pair of mittens of the same color with fancy backs of intricate pattern to redeem them from pure utilitarianism added the last touch. What fur neckpiece-for we have cast aside fur caps and muffs-could be more becoming?

Mittens were also an admissible gift for that most difficile creature, the genus boy. Embroidered braces were too splendid for what the social workers in their queer jargon call "the 'teen age". A lad welcomed a warm pair of mittens who would have greeted kid gloves with de rision. And, when the foolish pup chewed out the thumb how grateful was his master to the little miss who knitted it in again before mother could complain!

Fascinators for evening wear, of dainty hue and soft-est wool, were favorite gifts. Ladies' heads must be made of tougher timber nowadays. That they would brave the winter blasts in bare bobbedness would have been held suicidal-a certain road to ear ache, neuralgia and a host of allied ills. A generation ago they went forth to parties swathed in these cosy wrappings, vastly more becoming than the skull effects which are the mode of the moment.

Our energy in providing hand-made articles for our relatives was extraordinary. One Christmas our under takings included a pair of bed socks for a great aunt in Ireland. We were so late in beginning these pale blue dainties that we hit on a scheme to expedite production which Henry Ford thinks originated with him. We agreed to make the parts separately and then assemble the whole. Betty made one sock, I worked at the other; until ... laid them together they seemed to bear a family resemblance. We rocked with laughter as we contemplated the result. Every couple is not a pair, especially when made by two different artists, one who gives her thread a determined tug at every stitch, the other who less the ball complete without a barrel of them. With pride we predip easily through her firgers. My product was an inch What could be than the specifications called for. done? Like the designers in famous ateliers, we resorted revert unobtrusively to his roomy Romeos. to ribbon choux to reconcile the refractory pair.

Slippers we embroidered for our male relatives. This into the discard long ago, since few men ever endured wearing them. But on a cruise lately a lady drew from her workbag the familiar canvas, covered with the tracing of a slipper, to be filled in with those firm, firm, own shape, but the wearer's toes in strict subjection. Stitch, stitch, stitch-Hood's heroine would have had to



MISS JEAN ISHABELLA MACPHERSON eautiful dancer, who will take part in the Revue to given by the Junior League of Toronto this month. -Photo by Ashley & Cripper



MISS ISOBEL WILLIAMS Who will sing at the Revue to be given on November 22-26 by the members of the Junior League of Toronto. -Photo by Mr. Lyonde



MISS ELEANOR TURNBULL vill dance at the Revue given from November 22 26 at the Alexandra by the Junior League of Toronto.



MISS FRANCES WARREN tce at the Revue to be given this month in Toronto, by the Junior League.

### Members of the Junior League in Toronto who are taking part in the Revue to be given from November 22-26 in Toronto.

take to her corner in competition with this devotee of termined sentimentalist as evidence of appreciation. the needle. For some reason this sort of footgear seems always to have been consecrated to the male sex: I can't recall ever seeing a pair presented to a woman. There is really no excuse for them at all, because, besides being expensive, they are uncomfortable. There is the first cost of the pattern and the wools, then the creation has to be taken to a cobbler for heels and soles. No curate was sented a pair to my father. They figured for a few minonally at the family fire he would

That has always been a lamentable feature in making gifts for men folk. Strive as we might, we could type of shoe, one would have supposed, would have passed provide cunning but not comfortable gear. This is what drove us into rash experiments in cigars and cravats. Adhering to our principle of labor being the essential ingredient, we knit ties of silk "sure to please". Taste must differ with sex; rarely can a man tolerate his women stitches which could be counted on to keep not only their folks' choice of neckwear. He may not be so rude as to object, but the discovery of a muffler still in its Christmas wrappings months later, can be interpreted only by the de-

There were other phases of activity due to our desire to remember friends too numerous for expensive gifts, too near to be put in our card catalogue. If these suffered from our choice, lay it to the account of those ingenious writers of women's pages in the press, who can tell you how to contrive a couch out of a few old barrel staves. Wonderful were the results of such misapplied energy; we, however, took to joinery rather than carpentry. Out of walnut shells we learned that thimble cases could be made ed and tied with ribbon against all comers. A bit awkward when in a hurry, but A Wasted Day what would you? The same shortcoming attaches to I was to sail a proud ship on a journey much of our elaborated furnishings. To those bent on utility, permit us to recommend the efficiency expert. Mrs. Frank B. Gilbreth, and present to your friends the latest. A new song, for me. model in dustless dusters.

Like most artists, we preferred our own path; others abide our question but not the woman, who, in spite of Signor Mussolini's dictum reported in "The Figaro", is creating a chef d'oeuvre. She may be a Rosa Bonheur, or she may be a simple body, decorating a jar with frag-

ments of broken glass, or trickling patterns more or less sticky on what were perfectly serviceable candles. Our opera minores ran the usual gamut-small rolling pins, gilded and provided with hooks—to hang what? Sticking plaster cases bearing the legend, "He iests at scars who never felt a wound". We thought this highly useful, but science has changed all that, and practically relegated this sort of treatment into the same category as cobwebs for binding a cut. What, then, remains in this knowing age that girls can give their comrades? Chiefly, apparently, complexion coaxers, fantastic perfumes, ungents and oils to be applied before and after sleeping-a veritable eighteenth century set of vanities. In our day we strove to be at least remotely practical. The twentieth century miss knows better.

Patch-work was admirably adapted for gifts economical. This had the merit of durability. Quilts thus made, ponderous if not warm, were handed down with pride. Lately I saw one serving to cover a bony nag, whose duties were to cart away just such odds and ends as those from which some industrious woman had produced his blanket. Some modern painters would seem to have studied design from these masterpieces of their mothers, but without the same plausible justification. Just now these crazy quilts appear to be out of favor, the pieces being used instead to make braided mats which are le

The fact is that all the machinery man can invent will never uproot the woman's instinct for handicrafts. We have only to look in the museums to see that the ancient Egyptian ladies beguiled the hours with needlework-lace and embroidery hardly rivalled to-day by their successors. The squaw in her tent ornaments with her work her brave's leggings. My grandmother's inlaid workbox, with its fittings of cut glass and hand-wrought silver, reveals that she surpassed her descendants in the art of knitting bead purses and of making exquisite needlecases. Perhaps the poet was right who proclaimed that men must work, but it is equally patent that woman must have her fancy work. Though others may disdain the product, nothing can make her desist. This is her antidote to ennui. Tracing lazy daisies or encumbering an otherwise serviceable towel with a huge monogram may seem to the onlooker a strange way of fleeting the time, but there is a charm about executing a design quite distinct from prosaic darning or dressmaking. Men make the same distinction between pottering with tools for pleasure, and directing their energy to some domestic repair. But men do not salve their consciences by passing on the product to their friends.

## The Junior League of Toronto

READERS of the SATURDAY NIGHT will remember an article on the Junior League of Toronto, detailing its growth and activities, that was published last year through the kindness and courtesy of that weekly. Hence it will not be necessary to again bring this before your notice. Suffice it to state that the purpose of the Junior League is still "to foster interest among its members in the social, economic, educational, civic and cultural conditions of the community, and to make efficient their volunteer service." Its aim is not a stable thing, it moves continually in the vanguard of the League's activities, which through increasing demand, provide an ever widening

It is to keep pace with this demand and in aid of their charities that Toronto's younger set is making final arrangements and attending daily rehearsals prior to putting on their second big production at the Royal Alexandra Theatre the week of November 22nd. A matinee will be given this year on Wednesday in addition to

Those who were in Toronto last autumn will remenber the amazing excellence of the Revue, the enthusiastic comments of the hardened critics, and will not fail to realize and pass on the fact that this event comes not under the solitary heading "obligation", but rather under the more alluring one of "pleasure"

Elizabeth S. Laidlaw

## A Wasted Day

Beyond the land and beyond the sea, To where the stars would be singing together

And here I am, at the day's downsetting, Never an inch away from land: I have chased the wind, I have ploughed the waters, I have counted the sand.

-V. H. Friedlaender.



MRS. BREMNER GREEN



MISS OLGA TOUGH or League of Toronto.

Photo by Ashley & Crippen.



MISS AIMEE GUNDY



MISS NORAH MARKS 1st Vice-President of the Junior League of Toronto.

—Photo by Ashley & Crippen.

avia

arch

plac

"WI

black

legs.

aviato

New '

ality,

have !

asphy:

traffic

combu

and

though

Italy a

approp

Prohib

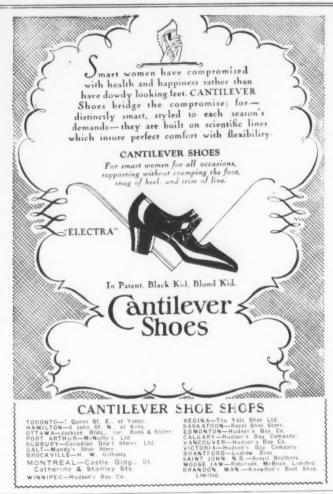
York !

beauti

"Mo

"We

"Un



## LETTER LONDON

THE death of the Marquess of Cam- that the women of that part of India Queen, came very suddenly and must concerned with the subject of infant have been a shock to the King and welfare, and the tragedy of the high

Brother

little was known of him by that famous person, "the man in the who had seen service in the South African War, and returned to duty at the outbreak of the Great War. The for the people of India by her efforts late Marquess of Cambridge was orig. in this direction. She raised money inally Duke of Teck, but when the King decided that princes of his likely that she will be remembered family who bore German titles should among the wives of Viceroys who left replace them by English ones the surname of Cambridge was taken as the people. the mother of the Queen and her Cambridge, Lord Athlone, the Gover-Queen's only brother.

AT THE moment the announce ments about Court mourning have not been made. It is fairly certain that with their usual thoughtfulness the King and Queen

will not expect Mourning Court mourning to be observed for very long. A death in a Royal family occurring early in the summer means a great loss to all the tradespeople who profit by a gay season with a great deal of entertaining. Now although there would not be the same dislocation, some loss would naturally be involved. Apart from this all entertainments or meetings for charity to be attended by members of the Royal Family suffer disappointment. Sometimes the plans have been made months ahead and at short notice the committee finds that the Royal patron unable to attend. The Prince of Wales was to have visited Shrewesbury this week to open the bridge which links England with Wales, but all arrangements had to be cancelled. Happy Bournemouth which was able have been a blow indeed if that long

WHILE the "hoax," to use the most polite term, perpetrated by the A RMISTICE DAY draws near, when the arrangements for the solemn polite term, perpetrated by the lady who claimed to have swum the service at the Cenotaph, and for the Channel has receded into the background, there is

desired visit had been cancelled.

Channel much admiration for Miss Mercedes Swimmers Gleitze, who made a brave attempt to swim the Channel again in cold October water, and held out for hours until she was within six miles of her goal. She is now appearing at a picture palace to assist in the presentation of the film. "Swim, Girl, Swim," which, it is said,

THE news in the papers to-day that Toronto fears a general strike We know what a general strike is. Yet I doubt not that the stout-Toronto hearted people of Toronto will meet

Strike

appears to have foreseen the Channel

the difficulty much as it was met in London in May, 1926. That is to say with courage. with common sense, and with gaiety. I hope you will not have to drive the trams with the windows broken, but if you do you will probably think of signs as amusing as were used on our trans and buses. These added much to the general entertainment and helped to keep people philosophical under some discomfort and inconvenlence. Moreover perhaps you will find Circus yourselves driving your cars at rush hours with a view to giving lifts to business girls and men with long distances to go. A kind friend of mine told me he looked out for the plain women and girls and gave them lifts. The pretty ones were safe to be offered assistance. I sometimes wondered what would have been the feelings of those who enjoyed his hospitality if they had known their exact qualifications. It is conceivable Piccadilly, where sight-seers that they might not be pleased.

A PROPOS of the much discussed book, "Mother India," by Katherine Mayo, I have just had the pleasure of meeting a delightful woman who, as the wife of an

English high official Infant in India, knows what she is talking about when it comes to discussing the part of the country with which she is familiar. She has been in India people. What interested me most is of Bedford.

bridge, the elder brother of the she knows best have become much Queen, who are at infant death rate. Native girls, after present at Sandring attending schools where they are ham. Lord Cam- taught in the vernacular and may also bridge lived the life learn English, later go to the High of a country gentleman and strangely school, and then are trained as welfare workers to spread the doctrines of health and hygiene in the street"; he was, however, a soldier, native villages. So far the demand is greater than the supply.

Lady Reading did an immense deal and gave generously, and it seems a lasting impression on the life of

brother had been Princess Mary of BOTH the Prince of Wales and Sir Robert Horne have been urging nor-General of South Africa, whose this week the need of more and better wife is Princess Alice, is now the emigration to the great Dominions. The Prince as Presi-

Oversea dent of Christ's Hospital, founded Settlement 350 years ago. approves of the founding of schools for teaching the boys natural science and the girls domestic science; and so fitting them on leaving to take up careers of greater usefulness, both to themselves and to the country, here and overseas. "This," went on the Prince, "appears to me a very wise step, particularly now when the need of suitably educated, keen young emigrants from the Home Country to the outlying parts of the Empire is

so vital to its unity and welfare. Sir Robert Horne spoke of the fall in emigration as one of the causes of unemployment. This was at a meeting of the Scottish Council for Women's Trades, which tries to find domestic work for girls, and to settle them in the Dominions. People are not emigrating at the same rate as they did before the war, and they expect too much of life. Sir Robert instanced Lord Strathcona and Lord Mount Stephen as among the men who were ready to work and to bear hardships, to welcome the Prince lately with and suggested that this spirit did not such tremendous enthusiasm. It would inspire those who wrote to the press to warn intending emigrants against the hardships of Canada.

> observation of the Two Minutes Silence will be the Theyears. The anniver-Cenotaph sarv gives point to a correspondence in the newspapers as to whether men are as reverent towards this memorial to the dead whose graves lie elsewhere, as they were at first. Personally I have seldom seen exceptions to the rule that mon and boys lift their hats as they pass the Cenotaph. The man who began the discussion must have been un happy in his experience. True there are rude persons, preoccupied persons. ignorant persons, but the majority seldom fail to pay this small tribute to the Noble Dand Taxi-drivers were found by one observer to be the worst offenders in this matter of raising their hats, but in the hour he spent near the Cenotaph he reckoned that 99 per cent, of those who passed saluted the monument which we all respect; which represents to us love, admiration, sorrow and pride.

THE fact that Piccadilly is once more clear for traffic and quite normal makes one feel that all's well with the world. A London without its crowded Pic-Piccadilly cadilly seemed strange place. The traffic has been diverted for three months, and the sight of buses setting down and taking up near Buckingham Palace soon lost its novelty and became ordinary. Now the passengers who travel by the Piccadilly route no longer enjoy the sight of the Palace, of the backs of St. James' Palace and of Marlborough House. The only royal residence they pass on their customary route is 145 ratiently for the Duke and Duchess or York or the baby Princess Elizabeth to emerge, or to appear near a

Mary machend more 20

So great is the demand among furriers for rabbit skins that trappers in Australia are having a "boom" time, some making as much as £30 a week. no.

I do not mind saying "damn" myover twenty years and finds great self, for one has to call a spade a improvement in the outlook of the spade sometimes.-The Archdeacon Three cakes a day keeps you fit









Winter Under Summer Skies on the Shores of the Blue Mexican Gulf

SUNSHINE tinged with tropical warmth invites you outdoors every day on the Gulf Coast. Play golf or tennis, fish, go boating or riding, or just walk by the water along avenues lined with moss-hung oaks. You can reach this beautiful region in a little more than overnight. Modern new hotels, apartments of every type and size, cozy cottages near the sea—satisfy every requirement of comfort and cost.

## Route of The Pan-American

The Pan-American is the only all-Puliman train between Cincinnati. Louisville and New Orleans. On this and other exidance of the control of t The Pan-American is the only all-Pullman train between Cin-cinnati, Louisville and New Orleans. On this and other ex-cellent L. & N. trains you go di-rect to Galf Coast points without change; all L. & N. trains to New Orleans pass along the coast through the various resorts. No extra train fare is charged on The Pan-American, with its

H. E. PORTER, T. P. A. 605 Transportation Bu Detroit, Mich.



## LOUISVILLE & NASHVILLE RAILROAD



## New Wardrobe Overnight!

Wear all the new shades as quick as they come in style. It doesn't take money — just a few cents worth of dye. Get out your old, dull or faded garments now—tomorrow you'll have a closet full of fashionable clothes!

Perfect results right over other colors. Dye your curtains, hangings, spreads, too. Give your underwear delicate tints. All easy if you use real dye. Use original Diamond Dves.

Diamond Dyes Dip to TINT - Boil to DYE Big Dye and Tint Book FREE!

A valuable book, "Color Craft," free and postpaid, if you write. Full of pictures and suggestions for dyein, and tinting dozens of things at home. To be sure of a copy clip this coupon now:



## Europe in New York

architecture resembles nothing on of it as anything but the stepping off plunged through the blue fumes

of Canada Dry Ginger Ale before the centre, and a cloudless blue sky, re-assured me, "Ah, Clavilitos, Plaza flasks, appearing and disappearing "New YORK is very wonderful," I from their pockets, making the only looking down through barred windows And in the afternoon I crossed in aviator's helmet, wrapping my black scene. The mere thought of Sunny

We started with Sunny Italy. Dis- on the heads of the "colo'd ladies" board them. earth, unless it is the illustrations in entangling ourselves from one million the fairy tale books, but I can't think taxi-cabs and motor lorries, we place for Europe. Tomorrow I am to Fifth Avenue and entered. At first I see a friend off on a French liner and could see nothing. Then in the soft I know I shall sob with longing as I light of one candle to a table, I saw a

we ascended a quaint stone stairway, Spanish I know.

them; the strangely shaped silver lit by electricity, above it. Once more Toro!" I murmured, which is all the

said, adjusting my tight, black gleam of brightness in the sombre at the tight, black silhouettes devourthe ferry to Hoboken and saw the something permanent and vital, to ing salads at diminutive iron tables. Hiners go sailing out to the real Italy, human thought and to human art, coat a little tighter, and re-crossing Italy and Spain and dear old Paris my gun-metal legs. "And your new brought a lump to my throat!

For a moment I thought we had Spain and dear old France, and I he is entitled to claim that the generation or the returned to Italy, then the mantillas longed just as much as ever to be on erations which follow shall extirpate arraignment of ethical folly.—Lord returned to Italy, then the mantillas longed just as much as ever to be on erations which follow shall extirpate arraignment of ethical folly.—Lord

## Morals and Art

from their minds, recollections, how- Birkenhead in Law, Life and Letters.

ever grave and painful, of any human infirmity which may have disfigured WHEN a human being has contributed something of genius, morals quite another. The contribution of the artist is not to be dis-



see the passengers go aboard." aviator's helmet an annoyed twitch.

have you?" "Until to-morrow night," I replied asphyxiated with gas fumes. If the in a queue for tables. traffic gets much worse the entire city will blow up with spontaneous combustion."

appropriately.

uch

RTED

OM DON Prohibition gloom of one of the New away New York! York Hotel Tea Rooms. Around us By this time I w were tight, black silhouettes of silhouettes of virile men with bottles a Plaza with a fountain playing in

dim vista of quaint stucco walls with "What nonsense!" said my New iron barred windows and bits of tiled York friend, throwing open her tight, 100fs jutting out from them; of stone black coat, un-crossing her gun-metal spiral stairways lighted by old iron legs, and giving her tight, black lanterns; of rose vines and wisteria made out of paper, and Tuscany "We have everything right here in peasants made out of "colo'd ladies." New York that they have in Europe. All the dishes were of Italian pottery; We have restaurants of every nation- all the diminutive tables had mosaic ality, the best pictures, plays and tops. What more could the home-sick music in the world. How much time sojourner from the land of Mussolini wish for? "Ah, Italia Bella!" I tried to murmur appropriately as I joined firmly. "Any longer and I shall be the tight, black silhouettes waiting

That evening we entered France-Bohemian France. We sat at wooden tables in a room, the walls of which "Well, that gives us two luncheons were covered with signed caricatures and a dinner," said my friend, by various artistic habitués. Around thoughtfully. "I can show you Spain, us were strange foreign men playing Italy and France in that time." chess and dominoes. On every table "Mon Dieu!" I tried to murmur were glasses of ice and bottles of Canada Dry Ginger Ale. How French! We were sitting in the intense A corner of the Boul.' Mich.' in far

By this time I was prepared to take an electric torch with me to Sunny beautiful maidens, and loose, soft Spain, but I was wrong. Here we had

MRS. CLEMENT SHELDON SNEYD Who before her marriage on Thursday, November 3rd, was Miss Sylvia Van der Linde, daughter of Mr. and Mrs. H. Van der Linde, of High Park Avenue, Toronto.



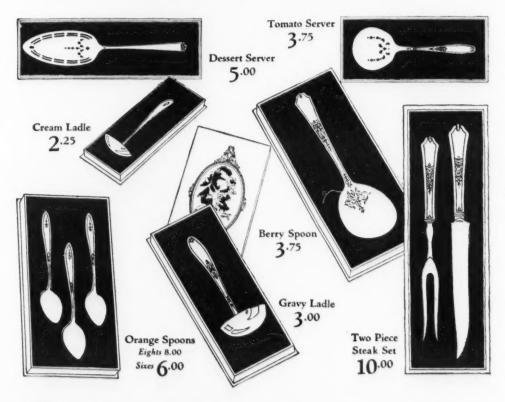
O set your table correctly, you must have fancy silverware . . . butter spreaders, salad forks and other PIECES OF CHARM to complement the more conventional knives, forks and spoons.

And now these cultural pieces, wrought of matchless 1847 ROGERS BROS. Silverplate, may be had at most alluring prices . . . prices so modest that they'll happily surprise you.

A fine assortment of twenty-eight PIECES OF CHARM, including eight each of salad forks, butter spreaders and iced tea spoons with a cold meat fork, a gravy ladle, a berry spoon and a dessert server, costs but \$46.00 in a lovely utility tray of French blue and silver.

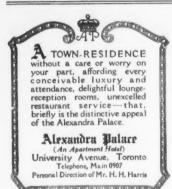
Or you may purchase PIECES OF CHARM as separate items, in individual gift boxes quite as bewitching, at prices just as tempting.

The silverplate is the finest that money can buy . . . 1847 ROGERS BROS. . . . and the choice of patterns is most generous. Where can you see PIECES OF CHARM? At the stores of all 1847 ROGERS BROS. Silverplate merchants throughout the Dominion . . . International Silver Company of Canada, Limited, Hamilton, Ontario.



· 1847 ROGERS BROS · SILVERPLATE

THE INTERNATIONAL SHVIR CO. MINERO







TORONTO

CAMERA PORTRAITS

Cash's Names

Toronto, entertained at a most successful dance on Wednesday night of last week for their charming young debuweek for their charming young debutante daughter, Miss Kitty Morden, in the Crystal ballroom of the King Edward Hotel, when guests numbering about four handred were present. The spacious ball room was very attractively decorated with roses and smilax, and an orchestra of twelve pieces furnished enchanting music for the dancers. Mr. and Mrs. Morden and Miss Kitty received the guests, and near the latter was a table with the lovely flowers she had received from her many friends. Mrs. Morden was very smart in a French gown of white

Wilson Morden, of again to Toronto on Thursday of this week. Mrs. Peacock is the guest of her darming young debu-Avenue, Rosedale, during her visit to

or Aylward performed the ceremony in the presence relatives of the relatives of the contracting parties, who were unattended. The bride was given away by her father and wore a sand and gold costume with hat and shoes to match, and also a platinum brooch, set with diamonds, the gift of the bride, was in a black georgette and velvet gown, Miss Helen Gurd, sister of the bride, in rose crèpe de Chine trinmed with velvet, and Miss Betty Gurd, sister of the bride, in henna crèpe de Chine with velvet. Mrs. G. Cecil Ames, Toronto, aunt of the bride, wore a gown of black georgette with brilliants. Mrs. Steers, mother of the bridegroem, was in black georgette with a black and white Spanish shawl, and Miss Lillian Steers in a dress of navy blue crèpe de Chine with beige front and beige-colored shoes and stockings. Following the ceremony a reception was held at the residence of the bride's parents and a wedding breakfast served. The bride was who were unattended.

Two hundred guests much enjoyed Mrs. Douglas Farmer's delightful teadance, which she gave on Saturday afternoon of last week at Casa Loma, Toronto, for her daughter, Lorna, one of the senson's debutantes. The ballroom was tastefully decorated with palms and chrysanthemums, and the buffet tea table was done with pink candles and roses, Mrs. Farmer was smart in a becoming gown of transparent velvet with draped skirt, a black velvet hat with diamond pin, pearl necklace, and a corsage of pink toses. Miss Lorna Farmer wore a French frock in white and black with decorative scarlet stitching and a black hat. Mrs. Farmer's guest, Miss Norah Williamson, of Kingston, was in black with smart scalet close-fitting hat.

Miss Margaret and Miss Hilda Seager, of Kingston, were in Toronto on Friday of last week and attended Mr. and Mrs. C. Baldwin's coming-out dance for Miss Betty Baldwin on Monday, November 7th, Miss Hilda Seager was the guest of Miss Cynthia Allan.

On Saturday afternoon of last week at three o'clock, the marriage took place at Calvin Presbyterian Church, Toronto, of Nancy Hamilton, daughter of Mr. and Mrs. J. H. Ewart, to Mr. Thomas Dawson Delamere, son of Mrs. Delamere, of Toronto, and the late Mr. T. D. Delamere, K.C. The bride, Mr. T. D. Delamere, K.C. The bride, who was given away by her father, was in white bridal satin, with a beautiful old French lace veil, which was simply caught to the head with orange biossons, and this fell exquisitely over the gown to the and of the train. Her bouquet was of lity-of-the-valley and Richmond roses. Her sister, Miss Betty Ewart, in amber georgette and gold lace, with brown let hat and brown lace, and carrying bronze and yellow chrysanthemums, was the only attendant. Mr. Harold Mockridge acted as best man, and Mr. D. MacLaren, Mr. John Ewart, Jr., and Mr. Robert Ferguson were ushers. A reception at the residence of the bride's

The wedding took place in Sarnia, privately, on Saturday, November 5, at 11.30 o'clock, of Isabel Gurd, eldest daughter of Mr. and Mrs. Norman S. and Mrs. Mulock, for their debutante Gurd, North Christina Street, Sarnia, and Mr. Paul Steers, of Ottawa, Mon-



Iverholme

74 ST. GEORGE ST. TORONTO.

An exclusive old English Pension, handsomely furnished suites of rooms with private baths, also single and double rooms with brivate baths, also single and double rooms with baths and running water. Three delightful features of this house; the very excellent cuisine, tea served every afternoon in the beautine, tea served every afternoon in the beauting large living room, and the Sunday evening English supper. Write for rates to

MRS. STEPHENSON, 74 St. George St. Phone Trin. 1079. Garage in connection.

## THE HXXAIKING SHOPS 88 BLOOR STREET WEST, TORONTO ORIENTAL GIFTS

New shipment: Satsuma, Canton, Enamel, Chinese Lacquer, and all kinds of odd and novel pieces of Eastern Handicraft.

tragrance/

Handleruft.
Hand Embroidered Linens, Filet Laces, Lingerie, Cloisonne,
Chinese and Indian Brass and Other Eastern Novelties.
ALL PROFITS TO MISSIONS AND SOCIAL WELFARE
I Office, 788 St. Catherine St. West, Montreal, (Store & Tea Room)
Branches at Mentreal, Ottawa, Quebec, St. John, N.B.: Niagara, Bermuda. "At the shops of a thousand and one delights"



—selects their cedar chest as carefully as they would a suite of furniture. That's why more people every day are choosing Heirlooms. Besides providing complete garment protection—



## Heirloom Cedar Chests Have the Style

that fosters a homier ment in harmony with the other furnishings.

—There are 32 attractive models to choose from—to be appreciated they must be seen. Ask your furniture dealer to show you Heirlooms.





# Your Linens Should Retain That Sparkling Newness Careful laundering in an expert way is the secret of keeping fine linens snowy white in all their original beauty. Brighton patrons who take most pride in their linens are the ones who are most enthusiastic about our service in this class of work. Extreme care, rigid supervision

Extreme care, rigid supervision and scientific knowledge are responsible for our success.

Try us out in the most difficult way you know. Just phone - our driver will call promptly.

**BRIGHTON LAUNDRY** "The Careful LIMITED

<u>(P:Padabatahahahahahahahahahahahahahahaha</u>

Lombard

2151

(¥2(¥2

(¥2(¥2

(V)(V)

(¥2(¥2

(¥2(\$2

(\P2(\P2

CV2CV2

(V)(V) (V2(V2



MRS. HARRY ARKELL WRONG, OF NIAGARA FALLS, ONTARIO Before her recent magniage this charming bride was Miss Jean Barker, daughter of Mirs. Blake Lamoreaux Booth, of Welland, and niece of Dr. Lewellys F. Barker, of Johns Hopkins Hospital, Baltimore. Dr. Wrong is the son of Mr. James Murray Wrong, of Aylmer, and nephew of Professor George M. Wrong, of Teronto.





## So Different So Comfortable

THAT is what so many people say when they first try on "Arch Preserver" shoes.

They support the arch. cling to slender heels and are so smart look-

You will take pleasure in walking if you wear the Oxford style shown.



The Walker Black Kid \$12.50.

H. & C. BLACHFORD

286 Yonge St., South of Dundas Street



ENGAGEMENTS r and Mrs Edward FitsGerald, Har-Street, Winnipeg, announce the en-ment of their only daughter, Audrey-dr. John Aldham Robarts, only son-he lute Mr. Aldham W. Robarts and Robarts, of Port Arthur.

A diamond and pearl bandrau adorned her head and a long rope of pearls was worm. A feather fan in shades of pink and gold, long white gloves, and gold shippers completed her tollette. Miss Kitty Morden was in an exquisite frock of silver and silver lace, with pink flower on the shoulder. She wore gold broaded shippers, long white gloves, and carried a posey of white chrysand carried a posey of white chrysand carried a posey of white chrysand carried a posey of white chrysand. Nami Horrocks and Miss Audrey orn. A feather importance of the control of the control of silver and silver lace, with pink flower on the shoulder. She wore gold brocaded slippors, long white gloves, and carried a posey of white chrysanthemans and roses. At midnight toom, when at a special debutante's table done with pink candles and roses. At midnight were, Mass Shena Lee, Miss Margaret Donald, Miss Heien Staunton, the Misses Playfair, Miss Jean A. Barratt, Miss Payfair and Miss Christine Auld, Mr. and Mrs. Wishes the Misses Playfair of Miss Christine Auld, Mr. and Mrs. Morden, Mr. and Mrs. H. L. Master Mrs. W. Cawthra Mrs. Reginald Lockhart.

Miss Stewart Houston, of Toronto, entertained at a small dinner on Friday might of last week and later with her mosts went to the dance given by Mr. Mulock. I themains and roses. At midnight supper was served in the Victorian of room, when at a special debutante's table done with pink candles and roses, were, Miss Shena Lee, Miss Margaret Donaid, Miss Heien Staunton, the Misses Playfair, Miss Jean A. Barratt, Miss Ruth Phipps, the Misses Playfair and Miss Christine Auld, Mr. and Mrs. Morden's guests included, Mr. and Mrs. Reath Morden, Mr. and Mrs. F. F. Dailey, of Hamilton, General and Mrs. Cawthra Elliott, Miss Anna Mae Hees, Mr. and Mrs. John Jennings, Lieut-Colonel MacKenzie Waters, Mrs. Waters, Mr. and Mrs. Edgar Jarvis, Mr. and Mrs. Edgar Jarvis, Mr. and Mrs. Legar Jarvis, Mr. and Mrs. Edgar Jarvis, Mr. and Mrs. Hespar Jarvis, Mr. and Mrs. Lecther Ashworth, Miss Lucy Ashworth, Miss Adele Taylor, Mr. and Mrs. Cassels, New York, Miss Maureen Miss Cassels, New York, Miss Maureen shutt, Miss Ellinor Fleury, Miss Lucy Ashworth, Miss Adele Taylor, Mr. and Mrs. Charke Ashworth, Miss Phyllis Cassels, New York, Miss Maureen Wilson, Miss Stephinle Bastedo, Miss Emily Macintosh, Miss Peggy Beaton, Miss Charity Smith, Miss Katharine Scott, Miss Feggy Hearne, Miss Joan Chadwick, Miss Betty Francis, Miss Dionyse Rochereau de la Sablière, Miss de Beauregard, Miss Athol Paines, Miss Elsie Johnston, the Misses Ghson, Brantford, Miss Betty Gillespie, the Misses Jean and Winifred Macdonaid, Miss Ruth Tomlin, Miss Natalle Mills, Miss Grace Despard, Miss Naomi Anglin, Miss Douglas Rogers, Miss Jean Gordon, Miss Muriel Parsons, Miss Lorna Farmer, Miss Phyllis Harvey, Miss Margaret Parker, Miss Jean McAgy, Miss Dorothy Sands, Kingston, Miss Betty Southam, Miss Virginia Smith, Miss Audrey Bell, Miss Hetty Baillie, Miss Amgaret Grayson Smith, Miss Amea Brewin, Miss Elleen Clarkson, Miss Margaret Grayson Smith, Miss Amea Brewin, Miss Elleen Clarkson, Miss Margaret Grayson Smith, Miss Amea Brewin, Miss Elleen Clarkson, Miss Margaret Usalt, Brantford, Miss Ruth Gray, Miss Helen Playfair, Miss Betty Broughall, Miss Muriel Walsh, Miss Gwenneth Schoffeld.

MISS KITTY MORDEN Daughter of Mr. and Mrs. Wilson Morden, of Toronto, and one of the season's charming young debutantes.

0 2 0 Mrs. Maurice Hodgson is again in Montreal after a visit to Toronto where she was the guest of her mother, Mrs. K. R. Marshall. On Tuesday night of

GILL—EDMISON—On October 29, in Luke's Church, Winnipeg, Mr. Norman iossage Gill, son of Dr. and Mrs. James Jornelius Gill, of Chicago, Illinots, and diss Ruth Ann Edmison, daughter of Dr. and Mrs. A. H. Edmison, of Kenora, Ontario.

Mr. and Mrs. E. R. Peacock, of London, England, who have been to the far West of Canada, were the guests of the Governor-General and Viscountess Willingdon before coming

1927

ne

iated

## **BRIDGES** PRIVATE DANCES RECEPTIONS, ETC.

"Yes, it has been a most successful affair, and best of all I am not tired out," This was the remark of a prominent Society Hostess after a delightful dance given by her at the Pavilion Restaurant.

The reason is very simple

Our special representative takes care of all details—mailing of invitations, decorations, printing and a host of little things that cause so much annoyance and worry, and tends to give you that "all in" feeling, instead of being fresh to receive the hearty congratulations of your friends on the termination of a delightful Social Affair.

Now just phone Mr. E. Weis etc.

Now just phone Mr. E. Weir at Elgin 1453—he will do everything else that you require for your bridge party, wedding reception, dance, etc.



Canada's Agricultural Jubilee

## ROYAL WINTER FAIR

Royal Coliseum and New Live Stock Buildings

### **TORONTO** Nov. 16 to 24

Under the distinguished patronage of Their Excellencies The Governor General of Canada and Viscountess Willingdon.

## **Brilliant** Horse Show

Finest stables of Canada and the United States in eight days and nights of thrilling events.

### \$20,000 in Prizes 5 Stakes of \$1000 each

Famous Musical Ride of Royal Canadian Dragoons.

Children's Entertainment.

Music—Special Acrobatic Acts Arabian Tumblers.

## Get your seats early

## Royal Flower Show Dog Show

Canada's Great Jubilee Show Window of Agriculture. Excursion Fares on Railways.



Being doubly creamy, St. Charles Milk so enriches an oyster stew that it is irre-

sistible. Try it. FREE RECIPE BOOK Write The Borden Co. Limited, Montreal.

## Bordens ST.CHARLES MILK

Mr. and Mrs. Percy Wilson, of Sault Mr. and Mrs. Percy Wisson, or Saduc Ste. Marle, who are in Toronto, have sent out invitations to a coming-out dance for their daughter, Miss Kath-leen Wilson, and Miss Amea Brewin, to be held at Casa Loma on November

Miss Norah Williamson, of Kingston. was in Toronto for Miss Lorna Farm-er's tea-dance, on Saturday of last week, and was the guest of Miss Farmer during her stay.

Mr. Gordon Perry, assisted by his sister, Mrs. Reginald Pellatt, who was smart in a sports knitted costume of mulberry shade with hat to match, entertained the members of the Hunt Club, who were out on the Drag Hunt on Saturday afternon of last week, at



Mr. W. H. Malkin, of Vancouver, B.C., has arrived in Montreal and will be a guest at the Ritz-Carlton for the

be a guest at the Ritz-Carlton for the winter.

Mrs. Hugh Park, of Cobalt, and her son are visitors in Toronto, guests of Mrs. Park's sister, Mrs. R. B. Watson-Mrs. Park's sister, Mrs. R. B. Watson-Mrs. F. H. Phippen, of Toronto, entertained at dinner on Thursay night of last week for Mrs. Rogers, of Winnipeg, who has been her guest.

Mrs. James Brouphall, of Toronto, entertained at the Rectory at tea on Thursday afternoon of last week in honor of her debutante daughter, Betty. The drawing-room was attractively decorated with bronze and yellow chrysanthemums. Mrs. Broughall was gowned in black and white figured crêpe with white vestee. Miss Betty was in rose net in period style, and wore a pearl necklace and silver slippers, and carried Columbia roses. Mrs. George Boyd, a sister of the debutante, in navy biue with black hat, assisted in looking after the guests. assisted in looking after the guests



MISS ELEANOR GILLIES Daughter of Dr. and Mrs. B. D. Gillies, of Vancouver, and niece of the late General Edwardes Lechie.

mums, and both dining-rooms were used. Mrs. Phippen, smart in black and white with small black hat, later presented the prizes for the season to the players. Many of the guests played bridge and Mah Jong, and were later in the afternoon entertained at tea by Mrs. Phippen. Those present included, Mrs. Arthur D. Miles, Mrs. A. Barnard, Mrs. John Lyle, Mrs. Duncan Coulson, Miss Winnifred Hosklin, Miss Cosby, Miss Helen Fraser, Miss Lily Maule, Mrs. Victor Sifton, Mrs. Gordon Phippen, Mrs. Donald Ross, Miss Mary McKee, Mrs. H. Patterson, Mrs. J. Coulson, Mrs. Peter Reid, Mrs. Arnold Ivey, Mrs. E. Y. Eaton, Mrs. Strachan Johnston, Mrs. R. J. Christie, Mrs. Duncan MacLaren, Mrs. Reginald Parmenter, Mrs. Herbert Bruce, Mrs. Cowan (Oshawa), Mrs. Stikeman, Miss Luck (Oshawa), Mrs. Stikeman, Miss Lack (Oshawa), Mrs. Stikeman, Miss Lock (Oshawa), Mrs. Stikeman, Miss Lock (Oshawa), Mrs. Etic Philips menter, Mrs. Herbert Bruce, Mrs.
Cowan (Oshawa), Mrs. Stikeman, Miss
Jack (Oshawa), Mrs. Eric Phillips
(Oshawa), Mrs. Rogers (Winnipeg).
Mrs. Underhill, Mrs. John McKee, Mrs.
H. A. Richardson, Mrs. Lessile Wilson,
Miss Mary Wilson, Mrs. A. P. Burritt,
Miss Betty King-Smith, Miss Belle
Miln, Miss Edie Cosby, Mrs. D. M.
Robertson and Mrs. H. D. Burns.

Miss Katharine Scott, of Toronto, is entertaining at bridge on Thursday afternoon of this week.

Mrs. George H. Smith, of Toronto, formerly of St. Catharines, and Mr. Eric Smith, her son, recently entertained at dinner for Admiral and Mrs. Parker, of Hants, England, Mrs. Smith's guests included, Mr. and Mrs. Dalton Davies, Colonel A. E. Gooder-strong and Miss M. Lamb,

Mrs. F. H. Phippen, president of the ladies' golf section of the Toronto Hunt Club, entertained a number of the players and their friends at a large luncheon at the Club on the occasion of the final field day of the season. The long buffet luncheon table was done with Autumn leaves and chrysanthemums, and both dining-rooms were wised Mrs. Phippen, smart in black and Ealines. Baines, and Miss Cattenach, who were assisted Williams, Miss Margaret Parmenter, Miss Beth Lind, Miss Helen Anderson, Miss Dorothy Allan and Miss Athel Ealines.

Mr. Barry Hayes and Mr. and Mrs. C. A. Moes are again in Toronto from Watkins Glen and New York.

Mrs. Ernest Bogart, of Toronto. Mts. Ernest Bogart, of Toronto, entertained about fifty guests at tea on Friday afternoon of last week for her cousin, Miss Elleen Charkson, one of the season's débutantes, and received in a gown of pink georgette with silver, and wearing pink slippers. Miss Clarkson was in a smart frock of French blue georgette and wore a corsage of roses and lily-of-the-valley. The tea table, attractively done with roses and tall pink candles, was presided over by Mrs. G. T. Clarkson and Mrs. Roger Clarkson, and these were assisted by Miss Dorothy Burton, Miss Olivia Owen, Miss Gertrude Clarkson, Miss Audrey Clarkson. Miss E. Arm-



MR. AND MRS. WILLIAM SOUTHAM, OF HAMILTON Who are celebrating the sixtieth anniversary of their marriage on November 20 of this year.

## Fashions for the Royal Winter Fair

Men will follow with critical eyes the varying fortunes of their favorite horses—but smart women will find time to admire the new fashions, and speculate on their origin.

### A. The Peacock Hemline

is the newest note in Robe de Style Frocks. This one in palest pink This one in palest pink transparent velvet is a marvel of feminine loveliness. Silk lace motifs embroidered in gold form long panels and a scalloped hem line. One of our most distinguished Salors models. At \$145.09.

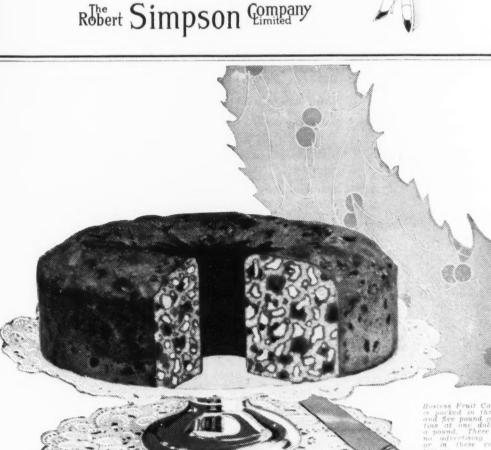
### Pleated Ribbon Ruffles

rate youthful, appealing in this charming Frock a Deb. might don for the great events of the week. A modified version of the bouffante Frock with a circular flaring skirt trimmed with pleated ribbon that follows the circular curve of the hemline. The pin wheel cabochon is also of pleated ribbon. In pastel pink georgette. At \$55.00.

The Ostrich Banded Wrap

—is very chic this season—this model is in dazzling coral-shaded velvet, has straight lines of slender grace. The deep her and cuffs are in dripping ostrich in the same alluring color. From Molyneux. At \$77.50.

Fashion Floor-The Third.



## YOU CAN SEE IT IS DELICIOUS

It is not often that you can see how delicious a cake is but have a look at one slice of Hostess Fruit Cake! In it there are big juicy raisins, luscious red cherries, ripe pineapple, glacé orange and lemon and meaty pecans.

What could be more acceptable as a Christmas gift? Or what more delightful for Christmas festivities at home? Hostess Fruit Cake is something more than just a fine cake. It is a masterpiece of the bakers' art.

Hostess Fruit Cake is suitably packed in three and five pound gift tins. Each container is lithographed in eleven colors reproducing the design of a famous old Italian embroidery now in the Metropolitan Museum. We will be glad to pack and mail gift cakes to addresses supplied with your order.

## Northern Bakeries Limited

JAMES M. AIRD BAKERY MONTREAL.

THE DENT HARRISON BAKERY MONTREAL.

THE JAMES STRACHAN BAKERY MONTREAL.

THE
IDEAL BREAD
COMPANY DRONTO & HAMILTON

NEAL BAKING COMPANY WINDSOR LONDON SARNIA ST. THOMAS

HOSTESS HOLIDAY CAKE



IS ALWAYS

RELIABLE

E.W.GILLETT CO. LTD.

DIGESTIVE

Made from

an old

English Recipe approved by

Doctors and

Dietists for

50 YEARS

more than

Canadian Furniture Under the Fleur-de-Lis

WHAT Gibbon and Barbeau have lone for the folk songs of French Canada, what Traquair and Roy have done for its old churches and houses, some one will some day do for the furniture of Quebec under the French terest combine in the importation and in the hundred and fifty years during

adapted from a Normandy type, and corner cupboards. In the making of those chairs the habitant indicated his ing study ingenuity. The frame work he made after the model of chairs from Normandy, using that simple phenomenon regime. Romantic and antiquarian in- of nature, the contraction of drying wood, to make his work permanent manufacture of household furnishings. He made the uprights of green wood, and the stretchers of dry, so that which Quebec was ruled from Paris. when the uprights dried, too, they

closed in permanently upon the end

habitant adopted an Indian craft, and

CITY AND

COUNTRY

HOMES

ing rude benches for seats and planks cabinetmakers and designers of every on trestles for a table, the Canadians race and color. So when the leisure had table-chairs, home made chairs of retirement offered him his opportunity, he settled in the heart of French Canada to pursue his intrigu-

Already he has unearthed additional proof of the existence of that Cap Tourmente school of arts and erafts whose cabinetmakers and woodworkers were trained by teachers from France. There is, for instance, a simplified copy of a Regency chair which in the course of years, some one has mounted on rockers and which came from a St. Lawrence farmhouse. There are straight back chairs combining the old bars between the feet, (upon which French Canadians bestowed their feet off the cold floors), with the fiddle backs of Louis the Fifteenth!

The story telling qualities of French- Canadian furniture brought home to me through an incident with the camera. Intrigued by the possibilities suggested by some of the old furniture, I one day suggested to Capt. Worswick that I would like to photograph three particular pieces which seemed valuable in relation to some historical research in which I was engaged. He immediately consented and the pieces I selected were arranged for photographing. It was only when the prints were in my hands that I realized that unconscious ly those three pieces constituted vivid testimony to the three chief periods of French rule in Quebec.

The first piece was a table-chair erchants, seizing the opportunity of of the stretchers. For a seat, the which dates from the first half of the seventeenth century. It was made in laced it from side to side like a snow- Quebec by a colonist of heavy native wood, rudely but cunningly fashioned Those who could afford to do so after an old monastery piece. The seat these with their varying tastes and brought out from France fine furnish- is wide and deep, the space under it nterests, furnished homes along the ings of the current modes, while enclosed and made into a drawer in St. Lawrence. How much remains to others in Quebec engaged the native which to stow away some household expression in cabinet making, in the supply. The arms are straight and possession of Capt. Worswick, is a strong, the back a huge oval which



THE TABLE CHAIR WITH DRAWER

of new world regiments, and colonists shoe rown rich in some illicit trade, all record that picturesque age?

A good start has already been made in this self-appointed task of the chest of drawers, copied from a Louis can be tipped over the arms and quest of the old and the beautiful in the ancient province by Capt. E. T. Worswick of Quebec, whose journey into remote villages have revealed nany a quaint romance and many a

It is strange that the furnishings mes in Canada have been so neg ale overlooked. There can be no re fascinating field for antiquarian ebec where the humble and the eat, the pageant, the bourgeois and e aristocrat were so interdependent nd where the lines of class demarca ion gave way so readily before nomic conditions

In Quebec, long before Europe be ue blood, the colonists had been callhe bourgeoisie had merged into the lesser nobility, the peasant into the bourgeoisie, and the aristocrat into

In such an atmosphere the furnishings of the homes of all classes reflected the political and social developments. The French settlers who discarded the name beasant to assume that of habitant, were, as a matter of fact, a good deal better off for home furnishings than their fellows in France. They got a good start under the paternal policy of church and state in the seventeenth century. While the peasant in France was us-

craftsman has faithfully reproduced the characteristic lines of the period and has even incorporated little fluted quarter columns at the cor ners, a line of inlay in dark walnut in the richly colored maple, and walnut also outlines the key holes. The construction is heavy, the top and thick, but the finish is excellent, the smoothly polished surface a joy to behold and a credit, indeed, to the man who produced it with the handtools of his day and age. The ambition of the Canadian workman in attempting so splendid a piece is eloquent testimony to the tastes of his custom-

About 1690 the magnificence of Louis the Fourteenth began to decline. Artists and craftsmen who had been engaged wholly in supplying the Wealthy colonials who journeyed to Paris were not slow to take advantage to adorn some manor house or some fashionable town house in Montreal or

Such were the conditions under which Canadians of the old regime seat and a disfiguring wooden molding furnished their homes. Much of what all around the seat, both of which they imported, or purchased from can, fortunately, be removed. beal merchants, has survived the family, waiting for an interpreter.

In the days when the far Sturdy and honest is this chair as women, too, survived only by the exingenuity they possessed.

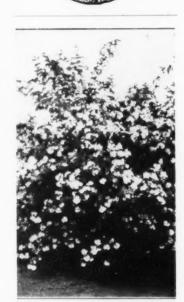
was a quaint, sturdy chair that hailed from Britanny two hundred and fifty years ago and must have been something of a novelty even there, when King and his intimates were then at chairs as light and portable as this liberty to accept commissions from were first making their appearance. wealthy merchants and traders. The legs and stretchers are prettily turned, and so also are the uprights in the back. Several inches above the of the situation and many an excellent seat they are joined by a straight slat piece found its way across the sex and at the top the cross bar has a graceful scroll like edge. They are joined by five turned spindles. Its last unhappy experience with an upholsterer left it with a green plush

years in the safe refuge of Quebec of six, and their discovery revealed houses which have descended from one something in the way of a romance. generation to another in the same Capt. Worswick found them in an up-Capt. Worswick, recently retired they had been banished years ago from the Indian Army, is a Canadian Their little ball feet had been rubbed smooth with the pushing and pulling led him into many curious corners of of descending generations of seignthe world and everywhere that he has eurs' sons and daughters. Since the gone he has taken his hobby with him, days when the first seigneur, probhis delight in the craftsmanship of ably an officer in the Carignan regi-



## For **Growing Children** BOVRIL IN HOT MILK

Is a wonderful body builder



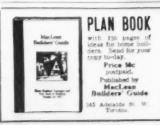
% SHERIDAN NURSERIES Looms

Themas St. TORONTO 5 260 acres Ornamental Nursery

CLARKSON, ONT.











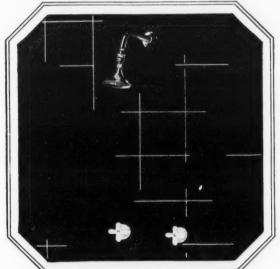
THE CHAIR TABLE.

de. The Quebec drawn forward to form a table. This piece, common enough in the seventeenth century, was adapted to the tiny homes which sheltered big fammer had to be his own designer and mason there was little space to spare and when the meal was over the table had to be pushed out of the way to drawer fronts being nearly two inches make room for household tasks was its maker, and if it had a tongue could enthrall us with tales of the time when any French life might fall forfeit to a tomahawk, when men, and ercise of every ounce of industry and

The second piece I photographed

This little chair is one of a set





Crane shower, C4400-B. Concealed operating valves

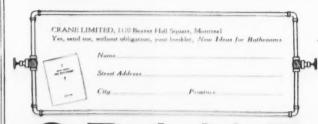
## A shower bath has the zest of the Canadian out-of-doors

HE relaxing rest of the warm shower after exercise;  $oldsymbol{1}$  the tingling glow of refreshingly cold water; the shower bath contains something of the spirit of the Canadian out-of-doors.

With a Crane shower, this most lively and convenient form of bathing is made always available in your home. The shower may readily be installed above the tub, or in a small enclosure of its own. Then a turn of the faucet, a rush of water and the bath is over; with not a second wasted. The dividend of energy carries well on into the day.

The home shower is only one of innumerable recent plumbing developments, adding immeasurable comfort, delight, and health to living, which a visit to the Crane Exhibit Rooms will disclose. You are cordially invited to come in. You will not be asked to buy, since Crane plumbing and heating fixtures, valves, and fittings are sold only through responsible plumbing contractors.

Mail the coupon for the 23-page Crane booklet, New Ideas for Bathrooms: containing illustrations, floor plans, wall elevations, color schemes, and full descriptions of nine beautiful bathrooms.



## "Rummage"

By Alice Elizabeth Wilson

ALEX. BARTON, the fat bus driver of the West Hotel, paused at the door of Jerry Graham's garage and surveyed his life-long friend from

twinkling blue eyes.
"Say Jerry," he accosted the mechanic, "Did yuh hear about the rummage sale down to the market? Well say," as the other shook his head, "Yuh missed the funniest thing yuh ever saw. 'Twas last Friday. The missus sent me down to git some potatoes from Bill Swiggins, you know Bill, lives up Brown's Hill way, grows the best potatoes anywheres round, cheap too.

"Well I found Bill alright and while he was measurin' out the potatoes I took a look around the market place. The first thing that struck my eye was a crowd over in the corner by the river.

"Bill," sez I, "What's the fight?" "'Fight!' sez Bill almost spillin' the potatoes, 'Where?'

"Over there," sez I pointin'. "'That ain't no fight,' sez Bill. 'That's a rummage sale.'

"Rummage!" sez I. 'Yep,' sez Bill, 'Couple of society snobs is sellin' rummage for the I. O. D.E.

"I paid Bill for the potatoes and left them with him while I took a look at the rummage. Say Jerry, have yuh ever been to a rummage sale? Weil when yuh go to a rummage sale, yuh either have to go in or stay out. I was peerin' through the edge of the crowd and before I knew it I was in the midst of it. You never saw such pushin' and draggin' in yer life. They had two big policemen there, but say they needed ten.

"Right next to me was a funny lookin' little man who told me that he was watchin' for a pair of his old trousers. His wife had sent them down and he wanted them back. I'll bet he wished he'd never come before he got out of there. A small man had no chance in a mob like that.

"There was two little gals tryin' to a harem. sell the stuff. Their hats was all agog and their faces smudged. They looked just like they wanted to cry. I finally landed right beside of them. Just as I was figurin' out whether the table was goin' to be driven right through my stomich, I heard her on, there'll be a riot'."

"Riot it was sure enough. Two old women across the way had hold of Jerry," he said shaking his head slow-ing its way back into favor, but somethin', one at one end, other at

hands on up in the air.

"Suddenly one of the little gals gits suited to their wearers' ages.

up on the table. Pickin' up one thing

But meanwhile it is wise not to

t'other. They pulled and swayed un magician's wand, we were all dressed til the policeman made them both drop alike, from seventeen to seventy, in abbreviated tubes and light stockings. "Another woman got excited and Now the reaction has set in, and we threw everything she could git her can expect a time not only of formality and grace in dress, but of gowns

at a time she started to auction. anticipate the mode too much. If for 'Twas a good idea. Them folks near-instance you have only recently ly went mad. One long lean feller crossed the line between the young with a face like a hawk, bought every matron and the mature matron and dress that was offered. Long or short, still have kept a fairly slender figure, it didn't make no difference to him. you should tend to dress, for a month



MRS. CARROLL W. McLEOD W. Curry, daughter of Dr. and Mrs. E. G. Curry, of daughter of the Rev. S. Sellery of Toronto. Mr. McLeod f Mr. and Mrs. Edward D. McLeod of Winnipeg.

Someone asked him is he was dressin' or two at least, like the former.

a suitcase. Say she wasn't satisfied embroidered with strass. It was simple until she had that suitcase jammed in design, fitting fairly close to the full. She didn't seem particular about figure, and with a deep oval neck. A what it was filled with so long as it wide gold sash slanted down from was full.

gasp, 'Mary,' sez she, 'This can't go she rolled past me. She was too far the skirt with a zig-zag hem. gone to answer.

ly, "I heard one old dame say to an so transformed from the dowdy, other, 'Sarah Smith gave me a dollar frumpish thing it once was. The and told me to buy somethin' for her. winter negligees that now entrance She didn't say what so I think I'll buy Paris are lovely things. Velvet, of shoes.' And sure enough she did. She course, this season's premier fabric, bought a pair not mates, one bigger is the medium.

"The millinery was the last thing French blue rayon velvet. The modtackled. The women grabbed those erately loose bodice had a collar hats like wild beasts. Some tried to trimmed with a double row of matchput them on. That made a grand ing marabou, the latter falling in a mix-up. One woman swore they'd wide cross-over from right to left to sold her own hat while she was tryin' be caught up on the left hip. This. on another. The woman that bought as the gown was here fairly closely it refused to give it up. They raised moulded to the figure, indicated the such a row that the policemen had to fashionable diagonal waistline. From lift them up bodily and carry them the waist fell three tiers of matching three or four hats to make up for line, the last finishing just below the the one she'd lost.

'Say Jerry if I hadn't been so The three-quarter length sleeves were rammed against that table, I'd sure have exploded laughin' at those women. They bought hats that no more fitted them and the colors, 'Ye Gods! I figured that they would git some awful shocks when they looked in the

"Well they pulled and dragged until the last thing was gone. Some looked as if they would like to pull the clothes off the gals who was sell-

"Those poor gals! After the sale was over I saw the policemen half carryin' them to an automobile. They looked plain tuckered out and I guess they was.

"Oh it was a great event Jerry. Yuh missed the time of yer life. I'll bet when some of them got home and looked at what they'd brought with them, they was sorry. Yep and I'll bet there was some hot words too from other parties concerned.

"Well, good-bye Jerry, I must be gettin' along."

## Girls Will Be Girls

DERHAPS the chief of Paris secrets is that by the end of the winter, if not earlier, the ageless woman will be dead!

The youth-for-all movement has utterly run its course. I do not mean that we shall immediately see a return to those queer old pre-war days when you could tell a nicely brought up woman's age, to a year or two, by her frock. There was one style for the miss from school, another for the sweet-and-twenty debutante, and a third for the matron, with definite gradations for the years in between. The dowager of sixty, of course, was stamped by her lace cap. Then suddenly, with a wave of the war-

have seen, by the way, a delightful "I saw Bert Jones' wife there with evening gown for her, of gold lame right to left at the waist and fell in "Goin' travellin'?" sez I to her as two long bows a full six inches below

The Victorian tea-gown, most comfy Alex. sighed, "Women are queer folk article of feminine wear, is insinuat-

One I have lately seen was in I believe they gave the old dame silk fringe which followed the same right knee and just above the left.



LADY CARTER LADY CARTER
Lady Gilbert Carter, widow of Sir
Gilbert Carter, who was for 12 years
Governor of the Bahamas and Barbados, successively. Lady Carter, who
was en route to Brandon, Manitoba,
and is seeing Canada for the first time
since her honeymoon with the late Sir
Gilbert, made a brief stay in Montreal
last week. She was a passenger in the
Cunarder Ausonia.



## The Winter Showing of Millinery



ONTRIBUTING to mid-season chic-the Winter showing of millinery with original Paris and New York models and striking designs from our workrooms, presents such new features of the mode as Breitschwantz felt-sponsored by Reboux and Alphonsine—the paintbrush mount introduced by Agnes, the predominance of warm rich browns and the alliance of two materials as insisted on by all the foremost modistes. Supple soliel felts in mosaics; felts with velvet insets; satin and felt; felt and

fur; velvet and metal; stain and lace with glittering rhinestones or barbaric ornament are features of the new small head-fitting caps, with ear laps, the helmet chapeaux and turbans backed by such authoritative names as:

> Agnes Hermance

Marie Therese

Hyland Ramak

Bruckweirs l'ogue

French Room, Third Floor, Younge St.

T. EATON COMITED

## EVENING GOWI

An unusually splendid collection, reflecting the Season's varying mode and including some of the smartest creations of Paris modistes, invites your inspection.

**VELVETS \$59.50 to \$135** 

CHIFFONS \$50 to \$97.50

## Wraps of Elegance

Chiffon transparent velvet in Beau Geste blue with heavy padded silk lining.

WINTER FAIR

VISITORS

are cordially invited to visit the store, without any obli-gation to buy. Come and see the new hats—you will also find our Fur Department a point of interest.

\$165

Metal brocade wrapan original Max model -lined with green chiffon velvet.

French ensemble wrap of coral chiffon velvet with matching gown of Roma.

\$195

\$195

88-90 YONGE STREET

very wide and trimmed with the same de Colonel Bramble, says that Disraeli replying to someone who remarked, a matching marabou.

caded chiffon. Matching tipped ostrich man of nearly four score years he was used to form an elaborate border enthused the fair sex. which crossed from neck to left hip and there fell in a double row down the line of the leg. This model, also, had wide three-quarter length sleeves (Gladstone or Disraeli?" All these pretty

writer who endeared himself to all

was generally popular with women, Another was in orchid velvet bro- and that even when he was an old been canonised as a saint:

In almost all classes of society women In this delightful book, The Romance of Disraeli: necently published, M. Maurois, the distinguished French

England by his war book, Les Silences character in a final paragraph by Wedgwood, M. P.

few years after his death, that he had

As a saint? No, Disraeli was very far from being a saint. But perhaps as some old Spirit of Spring, ever van-quished and ever alive, and as a symbol of what can be accomplished, in a cold and hostile universe, by a long youthfulness of heart. 20

The question of wealth and rank is the last thing an Etonian ever thinks of .- Mr. Lyttelton.

We all of us have the passionate M. Maurois sums up Disraeli's desire to make people better.-Colonel



bod

Solid Walnut

CORNER CABINET

Suitable for Dining Room or Sitting Room.

Lionel Rawlinson

LIMITED

Makers of Distinctive

Hand-Made Furniture

Showrooms: 647-649 Yonge St.

TORONTO.

Ask the old man how to win First Prize in the \$50,000 Letter Contest. Remember Dec. 1st is the final date



palate's pleasure? O one will deny that our modern food is delicious. But it is these luscious plats, these creamy sauces and these dainty desserts that cheat our gums of life giving stimulation and exercise.

gums of life giving stimulation and exercise. There you have the reason for the sluggish circulation within our gum walls, the reason for so many unhealthy gum conditions, the reason for these diseases of the gums so much discussed, so much in the eye of the dental brotherhood.

### How to ward off gum trouble before it starts

To restore the stimulation not given by tood, the dentists recommend massage. Hundreds and hundreds of them advise that Ipana Tooth Paste be used with this healthful frictionizing. For Ipana contains ziratol, an antiseptic and hemostatic used by dentists in their work at the chair, to tone tissue and to allay bleeding.

After the usual cleaning with Ipana simply brush the gums firmly, but gently, all over, inside and out. Fresh, cleansing blood will thus be speeded to the gum structure, and Ipana itself will aid in keeping the gums in their normal firmness and health.

### Make Ipana your own tooth paste for one month

ou will like Ipana's delicious flavor and power to clean your teeth. And after u've used it for a month after you've riced its benefits, Ipana will probably n you, as it has won thousands of others.

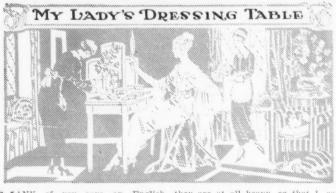
## nade by the makers of Sal Hepatica



"The fragrance of your sweetest dream - says Paris

Paris Parfumeurs In Canada by EMILE MERIOT 751 VICTORIA SQUARE MONTREAL

CREATORS OF FLEURS & AMOUR - Le JADE AND MANY OTHER RARE PERFUMES



to winter work and winter festivities. on my little article. You will want, not only to look your most valuable, beauty assets?

It will be your voice. What is it like? You played tennis this summer. You swam, danced, and engaged in all sorts of delightful neisy sports. In consequence your voice now is just a little too raucous for a fire-side flirtation, or a pleasant. friendly talk.

If it seems husky or hoarse, try w little lemon-juice and water-nearly all lenion-juice-for a gargle. Bathe your throat outside with salt and water. Practise quiet and slow breathing exercises, and sip a little honey and lemon-juice.

I do not believe that the modern girl-much as I love her and defend her against her critics—half realizes what an adorable thing a low, soft voice can be to tired, irritated or disgruntled humanity.

Take your voice in hand, then, before the long winter evenings come on. Be practical—use your gargle or one of the many very useful remedies now on the market; also you can bathe with salt and water, or take lemon-juice and honey. But, please, don't forget that nothing will give you a charming voice but your own wish to have it. Practice speaking fily, tenderly, and sympathetically,

troubles that come as an aftermath to

Did you allow your nose to get very will not look at all attractive now you rub it in. are back at the office and going to may find now that it easily gets

s Do you wear earrings? If so, line of the bone. ever put on heavy earrings when



LATEST FROM LA MODE This evening gown was much admired at a recent European Exhibition of Fashions.

MANY of you, says an English they are at all heavy, so that I can writer, have settled down by now settle down quietly and concentrate

My other little ear hint is this: best, but to be an eagerly sought. Never wash your ears (I mean thorafter guest this season. What do I oughly wash them both outside and think will be one of your greatest, in) with quite cold water. Use it

trees which afforded a climbing con- is smaller than usual and circular in test for all the boys in the neighbor- shape. hood. On Hallowe'en the branches of those huge maple trees bore gruesome pumpkins with lighted candles inside which exposed all the horror of glaring eyes and wide mouth. Thrills of fear ran up and down your youthful spine and, at last, you were glad to go indoors to the bobbing apples and the roast chestnuts and the taffy pull. Nothing to-day is half so sweet as the long-drawn delights of that old-time taffy. Then the boys came in. wearing the most hideous false faces you ever saw: -and the baby howled in terror and had to be sent upstairs to bed. There were walnuts and the "color craze" the pinks go well. raisins in the taffy, and finally it was properly pulled and distributed on buttered plates. It cooled in a wonderfully short time, and then there was a scramble for the "pieces." Yes, warm and, if possible, rinse them out with a little boracic water. It is rather a business, getting every part of your that rotation and the set of business and the set of business and the set of business. The set of business are set of business and the set of business are set of business. The set of business are set of business and the set of business are set of business and the set of business are set of business.



NEW BOOTS AND SHOES
On left. Opalescent kid in green and mauve. On right, gold opalescent kid with real hair calf legs. Left front, Ivory finish kid in red and gold trimming with patent back and mother of pearl jewel heel. Right front, Silver opalescent kid and red glace kid.

Well, now I will suppose your voice ear spotlessly clean and entirely free half so sweet as the taffy of many lovely, and you have taken both from dust, but cold water may give years ago. Sadly scattered is the band

front to back with your hands and wish it well. sunburnt, and is it not quite white thickly covered with face cream, going again? If so, it is a pity, because a slightly up towards your ears. Be very red nose will spoil the sweetest face. careful to go gently round your eyes. It did not matter when you were in You must, indeed, scarcely touch the country or at the seaside, but it them, and tap in your grease-never

Here is a hint for that ugly thicklittle dances. If you did not entirely ening of the lower jawbone. Begin in get rid of that summer soreness you the centre of your chin, taking up the flesh very gently with both hands, and working slowly up to the ears. Here are two little hints about your Put on plenty of cream and follow the

Here are three excellent neck exer-ou have a headache. It is only a mall annoyance, but heavy earrings an greatly aggravate a slight head-well down. This is a very important hint Turn your head as far over your Here are three excellent neck exere If I am busy writing, I usually hint. Turn your head as far over your ke my earrings off, especially if shoulder as you can without straining

other. This should only be done two which has been of benefit to others. It or three times at first, as it is rather or three times at first, as it is rather a strain until you get used to it, but you will find that after a little practice it becomes quite easy practice it becomes quite easy

TO ONE who has lived in the South. October is the perfect month:with the rich warmth of June, and a hazy softness that is autumn's own This year, however, Canada borrowed all the warmth of the South and with a brilliance that only the Land of the Maple knows gave us a succession of perfect days. Then came Hallowe'en, the most picturesque festival of the year, with its bobbing apples, its fighted pumpkins, and-best of allits taffy pull. However, you cannot get the best of Hallowe'en in the city. You need to go back to the small town of tender memories, with its wide streets and large gardens where Hallowe'en may be celebrated properly. What chance have the ghosts in the city, all crowded with motors and flats? If a banshee were to come to Toronto and utter even one wail, that poor creature would be arrested and brought before the magistrate on a SHINGLE brushes are taking the brought before the magistrate on a charge of disturbing the peace. There brushes in the new dressing table is a town I know where Hallowe'en sets. They resemble a man's military used to be a sheer delight. We had a brush. Sometimes, however, there is

our throat and your thoughts in you the most agonizing neuralgia, if of merry youngsters that played and; what about the other little used right inside the ear. their gentle ghosts came back on FOR your neck, gently massage from Hallowe'en to see the land they loved



shoulder as you can without straining it. Lower your head very slowly on to your chest and let it fall gently back as far as you can, being particularly careful not to form a double chin when doing the backward novement. You will see what I mean if you look in the mirror. Turn your head very slowly as though you were trying to lay it on your shoulder, first on one shoulder and then on the other. This chould critically also have been of benefit to others. It is necessary, however, to follow to any dainty girl.

Blanche. There is balm in Gilead for banche. There is baim in Gilead for hearly every affliction that flesh is heir to—and, in this case the baim is a special astringent. It is rather expen-sive; but the results from its use are so worth while that you will not regret the expenditure. Blackheads and onlarged pores are a disfigurement and a distress to any fastidious girl. A clear skin is more to be desired than any other physical attraction, and I hope you will find that the lilies and the roses are returning. Constant care is needed to keep the complexion as fair and spotless as it should be but you will feel repaid for the care and time when your mirror reflects a flaw

wonderful garden with large maple a handle, but in this case the brush

Dressing Table Coupon Readers who wish to avail themselves of the advice of this department should enclose this coupon with their letters also a stamped and addressed envelope. Write on one side of the paper and limit enquiries to two in number.

their silver-backed brushes and trink et holders by others which require less trouble in cleaning.

A new substance which is greatly in demand for those who cannot afford real tortoiseshell, ivory, enamel, shagreen, and such luxuries is called crestalline. It is made to imitate semi-precious stones like jade, jasper. and the various quartzes-pink, rose and amethyst and turquoise matrix.

Besides the amethyst and the jade there is a certain demand for jasper, while among those who suffer from

The truth is always the strongest argument.—Sophocles,



ORIENTAL CREAM Made in White - Flesh - Rachel Send Inc. for Trial Size
Ferd. T. Hopkins & Son. Montreal 20



17 RUE DE LA PAIX+PARIS

DISTRIBUTEURS EN GROS
POUR LE CANADA

WHOLESALE DISTRIBUTORS
FOR CANADA

J.B.RENAUD & CIE. INC.

## LINEN BELFAST



CARRIAGE PAID WRITE for CATALOGUE IRISH HOUSEHOLD LINENS. Hard Wearing Bleached Linen Huckaback Towelling, width 24 ins., at .31 25 per yard. Width 18 inches, per yard.

Bleached Hard Wearing Fillow or Apron Linen, special value, width 45 ins., .60 per yard; 40 ins., per yard 57 Brown Linen Topped Bath Towels, good friction towel for bathers, 22 x 42 inches. IRISH LINEN HANDKERCHIEFS. Ladies' \$1.16

Hemstitched Handkerchiefs. From per dogen Gentlemen's Hemstitched Handkerchiefs, from per doz. \$2 IRISH TABLE LINEN. From the least expensive to the finest. Table Cloths, 2 x 2 yds. Each Napkins to match, 22 x 22 inches.

ROBINSON&CLEAVER
Irish Linen
Manufacturers
BELFAST
The Home of
Manufacturers



## Cuticura Promotes Permanent Hair Health

Shampoos with Cuticura Soap, with light applications of Cuticura Ointment when necessary, tend to free the scalp of dandruff and minor blemishes, and to establish a permanent con-

Sample Each Free by Mail. Address Canadian Depot: "Sten-house. Ltd., Montreal" Price, Soap 25c. Ointment 25 and 50c. Cuticura Shaving Stick 25c.



Proved safe by millions and prescribed by physicians for

Colds Headache

Neuralgia

Lumbago

Toothache Neuritis Rheumatism

DOES NOT AFFECT THE HEART



Accept only "Bayer" package which contains proven directions. Handy "Bayer" boxes of 12 tablets Also bottles of 24 and 100—Druggists.

ark (registered in Canada) of Bayer Manufacture of Monuacetic cid (Acetyl Salicythe Acid, "A. S. A."). While it is well know wer manufacture, to assist the public seamet unitations, the Tablet Il be stamped with their seneral trade mark, the "Bayer Cross."

927

h

thru

SUBTIC.

RIS

ST

OGUÉ

Bleached .25

.57

.79

1.16

2.66

at ap-



their household goods.

to fight again for France, but under the British flag. He was badly wound- of the seigneurial age, when high traed and when convalescent, was sent ditions came to Canada. to an ancient chateau in Brittany to
rest. Imagine the delight of the
French Canadian officer when, in the

The third piece of furniture stirs
the imagination to uncharted flights
french Canadian officer when, in the chateau, he discovered the exact cabinets from the workshops of Boulle duplicates of the little old chairs he himself would have found their way had grown up with on the St. Law- to Quebec? Indeed, I could scarcely

ment, brought his bride from Britta- cordiale that was established there, in ny these chairs have been part of the seigneury, while men still lived side by side who has fought each A son of the present seigneur left other, face to face, across the Plains the manor house during the late war, of Abraham.

So the Breton chairs told their tale

rence! One set had gone from this credit it, even when I saw the slender

their appearance in this country.

The little boulle cabinet is just an example of the extent to which the decadent social customs of old France permeated the colony in its closing eat talk, write, read, sew, entertain years. Such exotic furnishings were in keeping with the extravagant fashions by which both men and women in New France aped the court of Versailles. Who can guess what billets of intrigue were once hidden within those lovely doors? Or what cossin was penned by some scented hand on the inlaid table top?

The table, the chair and the deskyears since has treasured its own unheeded tale of the reign of the lily

### 20 Laying the Foundation for Next Season

(Experimental Farms Note)
By C. B. Gooderham, Dominion Apiarist

SOME beekeepers may now be won dering why their bees failed to store as much honey as did their neighbors, even though the same kind of hives were used and the locality equally as good. The amount of honey a colony will store is not dependent on equipment and locality alone, but to a large extent upon the care given the bees during the ten or eleven months prior to the main or eleven months prior to the main or eleven months prior to the main or eleven months of the care flow: and the strength during the year when it is essential to have a large force of bees of the right age in each colony. The first period is second is during the main honey flow; and the strength during the second period is largely dependent on the strength during the first period. A strong colony, consisting mainly of young bees in the fall, will winter better and build up more rapidly the following spring than will a weak colony or one that is made up of old bees. Next season's crop then next year's success or failure. The force of young bees that is to carry the colony through the winter must be reared during the months of Aucolony should be examined during the than an old one and is more likely to survive the winter and to build up queens, plenty of room and an abundfall management.

will be forced to choose between one large room which will seat you. dine you, and rest you comfortably. Peace and two small rooms which will fulfil tions in a manner that is orthodox And each heart is whispering, "Home, certainly, but that is also decidedly

And the only reason a road is good. as every wanderer knows

Is just because of the homes, the homes, the homes to which it goes day's long toil is past



THE BOULLE CABINET
A cabinet from the workshop of Boulle found in Quebec

Diana Sweets

"The Stores of Quality'

It is the "Diana Sweets" way of serving ordinary foods in the daintiest manner, that appeals to everyone who tries them,-and

Have you tried "Diana Temptation Chocolates"?

Dainty Luncheons! When down town do not fail to try a "Diana

Capt. Worswick found something acquired from an old French family. chairs of the Sheraton cottage style. period in French colonial history. It How did these charming pieces find was one of a pair, and the second gust and September, therefore, every their way from a London workshop cabinet is also in Canada. of the eighteenth century to a FrenchCanadian manor house? Now, the seigneurial name smacks of an Englike the eighteenth century to a FrenchThese could have belonged to one latter part of July or early in Angust and all weak or failing queens resigneurial name smacks of an Englike could have belonged to one latter part of July or early in Angust and all weak or failing queens resigned by young, vigorous queens. A lish origin and one does not need to only for the King and his friends, in be an antiquarian to guess that some the royal workshops in the Louvre. French-Canadian maid made conquest In what way then, did they come to of the conqueror and lured some Eng- Canada and to whom? Were they a the colony more rapidly the following lish youth into the seigneurial family royal gift? or by inheritance as when spring. circle along with his painted Sher-Pierre de Rigaud at the age of sixty-aton chairs. So for a century and a five, came into the title of Marquis quarter, the English and the French de Vaudreuil? chairs have hobnobbed together in a sort of mute testimony to the entente be solved when some one has con-

maker to the Breton Chateau and another to the Canadian seigneury.

Incidentally, under the same roof little cabinet which Capt. Worswick time that the foundation is laid for which puzzled him for the moment. It with the proof that it has been here was a set of demure little painted in Canada since the third, or decadent

That is one of the problems that will

ories, tucked away in the archives and large room-were there no young and family papers throughout the pro- obstreperous members of the family vince. Certainly when household who needed "shutting off" once in a goods were recorded with the meti- while! A small room, however crampculous care evident in those invent- ing, if occupied by oneself alone, is ories, these two beautiful cabinets did decidedly more spacious than a big not enter into Quebec without some room in which a second small person careful entry of their arrival being is giving his or her personality an made. Somewhere in faded yellow siring ink on some brittle eighteenth cen- But choices are almost invariably tury paper, there lies the story of unsatisfactory. Suppose the one big room is there. How can the best of it, the most of it, be made? Must there be samething subtly uncomfort

If one goes the right way about it each in its own place heard the thun- is literally living on top of it-un der of Wolfe's guns, each in the long less one has pocket furniture. All the ornaments seem either too small else overwhelmingly large. One feels schemes for the two rooms and yet, the nuisance of it. The different russ.

drawing-room be light, and keep your

blocks, or very good boards, so muc the better. Wax polish them and lay down some serviceable russ-not sel ous, subdued patterns and colors such as are the very essence of Persian

ing of felt or hurden.

If you must cover up your floor boards, there is nothing better for it receives in the course of a day than a first quality hair-cord carpet in grey, fawn, or brown. Equipped with this you can move your furni ture about with equanimity (for certain amount of shifting will found necessary), and also display your beautiful rugs in the most favo

You have now a restful neutra background which will show off to ad vantage any color-scheme you choose for your chair covers, cushions, and curtains, whether it be orange or blue, green or yellow.

As for the furniture, I imagine that the dining-room must be subdued to the sitting-room, for you will like to be reminded of food as little as possible. Choose a gate-legged table then spring. A prolific queen is useless sible. Choose a gate-legged table then, unless she has sufficient space for if Possible, that will fold up and maximum egg production and suf-ficient food for the brood. Good stand against the wall. Or a refect-ficient food for the brood. Good up a minimum of space. A "nest" of ance of food are the chief points of tables is an invaluable thing to have in the room for afternoon tea or for "odd jobs".

One-Roomed Apartment THERE may come a time when you

THE HANGING BELLS OF E. JAPONICUS.

from the Churn to your table/ Brookfield Butter CHURNED uarters PASTEURIZED Swift Canadian Co. "Famous for Brookfield Butter. Eggs and Cheese"



City Ticket Office: King and Yonge Sts. Phone El.gin 1261 Union Station Ticket Office—day or night. Phone El.gin 8231

Canadian Pacific Express Travellers' Cheques good the world over.

CANADIAN PACIFIC

Travel



How very disagreeable to scrub, scour and dip water to keep the toilet bowl clean! Don't do it. Use Sani-Flush. See how every mark, stain and incrustation van-ishes! A clean toilet bowl. Spotless!

It's a labor saver. Simply sprinkle Sani-Flush into the bowl, follow directions on the can, then flush. Remarkable, isn't it?

Foul odors gone, stains gone, a glistening bowl. And the whole toilet really clean, for Sani-Flush gets into the hidden, unhealthful trap and cleans that too. Harmless to plumbing connections. To keep a spotless toilet bowl, keep Sani-Flush in the bathroom always.

Reep Sani-Flush in the bathroom always.

Buy Sani-Flush in new punch-top can at your grocery, drug or hardware store; or send 35c for full-sized can.

Sani-Flush

Cleans Closet Boxls Without Scouring

HAROLD F. RITCHIE & CO., LTD.

Toronto, Canada 33 Farringdon Road, London, E. C. 1, England

Sweets" Luncheon.

you will like them, too.

ns for

m T ckage ctions tablets uggists



HER toiletware reveals the spark of refinement—it is Ausco. Because of its durable uniformity, you can buy part of a set today-and in four or five years, complete it with pieces to match the originals per-fectly.

CARL AUSTIN & CO., LIMITED Toronto, Canada



The meal surely starts right if it's

## CLARK'S SOUPS

nada's choicest vegetables, "Canada Approved" meats I tested spices and herbs are handed to the skilled Clark nefs to produce the delicious Clark Soups,

All you need do is to add even amount of water, bring to a boil and serve. Each tin provides four servings of delicious ory soup. Assortment includes:

Pearl on Amber

Gold Decorated

"Let the Clark Kitchens Help You"





## Laundering as Perfect as the Most Important Occasion Demands

In preparing for special occasions, when the linens must be gleaming white and spotless, send your Dress Shirts and Collars here.

Years of experience and up-to-date equipment enable us to handle them perfectly. And we look after the repairing, too.

Main 7484

## NEW METHOD LAUNDRY LIMITED

"We Know How"



The dance given by Mr. and Mrs. Mulock, of Terento, on Friday night of last week, at Casa Loma, in honor of their débutante daughter, Miss Marjorie Mulock, was a very delightful one and most successful in every detail. There were beautiful flowers arranged most effectively, in addition to the quantities sent to the pretty débutante, and the orchestra of twelve pieces supplied muste for the tireless feet of the dancers. A number of cadets from the R.M.C. were present in uniform. Sir William Mulock, grandfather of the débutante, was among the notable guests. Mrs. Mulock wore a French gown of amethyst with skirt deeply



MISS MARGARET ALLEY Daughter of Mrs. J. A. M. Alley, of Toronto, and the late Mr. Alley, and one of the season's debutantes.

—Photo bu Askien & Crippen

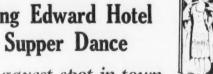
Daughter of Mrs. J. A. M. Alley, of Toronto, and the late Mr. Alley, and one of the season's deutantes.

——Photo by Ashieu & Crippen.

Tringed with silver She also wordinamous and pearls for ornament and carried Ophella roses and lily-of-the-valley Miss Mulock was in a French frock of gold and green with emerald diamant for decention at the hem of the full skire. She wore diamond earried on the full skire, She wore diamond earries, a pearl necklare, rold shoes with a brilliant buckle was in a tunic of shot metallic cloth over a black satin underdress and disportings, a pearl necklare, rold shoes with all yellow candles in silver ornings, a pearl necklare, rold shoes with the full school to have a corried many or the full skire. She wore diamond earried many orchids and lily-of-the-valley with the sate of the full school of the full schoo

Mrs. F William Doran, Valleyview Avenue. Toronto, recently gave a most Venue. Toronto received in a smart dress of black lace and chiffon, with rhinestone ornament, and wore a corsage of Marsia Beauty roses. The bride was in a dainty creation of periwinkle blue georgetic with touches of salmon pink and were a corsage bouquet of Butterfly roses and lily-of-the-valley. The living-room was bright and attractive with bronze gold chrysanthemums while crimson cyclamen and maiden. with profize gold carysantheniums while crimson cyclamen and maidenhair fern decorated the hall. The attractive dining-room was most tastefully decorated with pink snapdragons and mignonette with delicate green candles. Mrs. M. A. Jeffrey and Mrs.

## Take your party to the King Edward Hotel



the gayest spot in town

Here is where infectious, light-hearted jollity rules supreme—and gay good times abound. Here you can dine and dance and be merry with your own little party—amidst perfectly appointed surroundings.

And Romanelli's great new orchestra will prove a revela-ton in superb dance rhythm and incidental entertainment. Make up your party and come—to-night.



### This Hair Brush Helps To Grow Hair

IN THE extra stiff, pure white bristles of "Keystone" Brushes lies the secret of many a beautiful head of hair.

In "Keystone" Hair Brushes the bristles are set in uneven lengths. They penetrate right through to the scalp and stimulate the hair roots to send forth a healthy, full growth.

Koystone Pearl, Jortoise Shell Trench Ivory, Ebony

Old time flavour by old fashioned smoking



Both quality and flavour have been maintained in perfection since 1854.

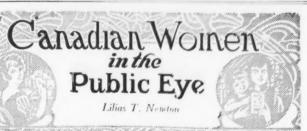


MISS EILEEN CLARKSON Debutante daughter of Mr. and Mrs. Roger Clarkson, of Toronto. Miss Clarkson gave a tea for her daughter on Thursday, October 27.

—Photo by J. Kennedy.

THE CHAIR-ONE OF A SET.

his delight in the craitsmansury or and, an amount



PORTRAIT painter of charm, of young girls and delight in their at Gallerie Jeu de Paume, ant youth that she has so subtly Art Gallery of Toronto, Ont. ersonalities, such as those of Mrs. portrait. John Savage of Montreal and the Headmaster of Lower Canada Col- has achieved in her relatively short fidelity to external traits—that ex- worth while. Born in Montreal in

The fine portrait of Mrs. John with psychological insight, is Savage, who is so well known in the Mrs. Lilias Torrance Newton of social, artistic and intellectual life this class she stopped painting alto-Montreal. One may turn to her heads of Montreal, was recently exhibited decorative effect, their beauty of and still more recently at the Intercolour, the elusive quality of expect- national Portrait Exhibition at the conveyed, and then discover a deeper serene and gracious personality of satisfaction in her portraits of real the subject is well expressed in the

Still a young woman, Mrs. Newton In these one finds not only artistic career work that is eminently



LILIAS TORRANCE NEWTON, A.R.C.A.

questionings of the intellect.

sent on an exhibition tour in the paint for herself. private collection in Omaha. Ne- young artist's life which proved to

Fushery. Esq., LL.D., F.R.C.O., the her husband she has found one who founder and director of Lower Can- at all times has been most helpful | AM sure there has been no poet ada College, Montreal,-in which and sympathetic and has made it University, was presented to Lower boy, a year and a half old. Canada College by the Old Boys' As-

cellent draughtsmanship which de- 1896, she attended Miss Edgar's and lights the craftsman and technician. Miss Cramp's school in that city, and - but the insight into character of studied art for the first years unan artist who has in the one case der Mr. William Brymner of the fathomed the intrepid spirit and Art Association of Montreal. During keen sense of form and line, but a fine pride of her subject, and in the that time she gave practical evidence colourist who can achieve the most other divined the kindly, humane of her ability by winning two schol- charming decorative effects by qualities and the moral sense that arships. Then came the war, and the balances and holds in check the work she had hardly begun had to means merely a decorative artist, To "Denise," which was awarded went to the Front, and with her an insight which has left its im-Honorable Mention at the Paris mother the young art student fol-Salon in 1923, a critic in L'Hustra- lowed them. With characteristic traits,—portraits that are a genuine tion has paid special tribute. He conscientiousness, she gave her contribution to the world's gallery commends the simple and charming youth and strength to the service of of personalities. Her work has been decorative effect achieved by a few the Red Cross. At the conclusion of likened to Sir William Orpen's in colours, yellow and black, with just the war she studied painting for a England. Like him, she has Style, the violet touch of a flower-again few months under Alfred Wolmark, proving that the genuine colourist a Russian artist who was living in herself has truly seen. is not dependent upon either bril- London. The work she did with him liance or wealth of colour for his served to stimulate her sense of in fact has already come," says an effects. This picture, immediately colour always vital. She then reafter appearing in the Salon, was turned to Canada and started to "when to be painted by Mrs. New

In 1991 an event be a most happy one. This was her The life-sized portrait of C. S. marriage to Mr. Fred G. Newton. In

sociation in April, 1927. The picture 1923, Mrs. Newton returned to teaching of Scott to be sure that neith of this popular Headmaster now Europe and studied in Paris for four er in this world now nor hereafter hangs in the Dining-hall of the months with Alexandre Jacovleff, the will it be an easy world to live in famous Russian artist, who is con- I have never been able to persuade



DENISE, BY LILIAS TORRANCE NEWTON, A.R.C.A

idered the finest draughtsman in Europe. There she developed her own draughtsmanship, the excellent drawing, based on hard work, which in itself makes a keen appeal to those who cannot be satisfied with anything that falls short of real craftsmanship. She has gone to Paris, indeed, solely with the idea of improving her drawing, and she was fortunate enough to get into the small class of the famous Russian artist,-a class which was discontinued a few months later. In gether and worked for hours every day making large chalk drawings from life and developing a new technique and a better understanding of construction, which later she was able to incorporate into her painting. She did not succeed in doing this, however, without some difficulty, as at first it seemed necessary to lose certain qualities of freshness and spontaneity in order to arrive at greater solidity. The convas "Anna", now in the National Gallery at Ottawa, was the first one painted after her return, and with its more sombre colour scheme and more subtle characterization, it shows the

SATURDAY NIGHT - "The Paper Worth While"

change in her work at this period. In 1925 Mrs. Newton exhibited at the Panama Pacific Exhibition at Los Angeles where her "Yvonne" was awarded Honorable Mention and purchased for the permanent collection of the Los Angeles Museum. The Los Angeles Times calls this "a modern piece of vital figure paint

Three pictures by Mrs. Newton are in the National Gallery at Ottawa,—"Nonnie," "The Little Sisters" and "Anna." The two first convasses were bought by the Gallery in 1921 and 1922. "Anna" was exhibited at the Wembley Exhibition and bought after its return to Canada. In the Montreal Gazette of April, 1921, "Nonnie" is characterized as "a work of unusual promise" and "one of the best paintings shown by the younger painters." "The girl's head," says the critic, "possesses character, and a gorgeous red coat is the dominant color note against a simply-indicated landscape background." "The Little Sisters" is a picture of two small girls in faded pink dresses, who seem, as a critic expresses it, "to be sitting on the front edge of the frame ready to jump into your

0.0000

In 1923 Mrs. Newton was elected an Associate of the Royal Canadian Academy. At the time of her election she was the youngest member of the Academy.

It is the successful combination of qualities in Mrs. Newton's work that makes it outstanding. She is not only a fine draughtsman, with a simple means. And she is by no be abandoned. Three of her brothers but a student of human nature, with and she faithfully records what she

"The time will come in Canadaton will be a distinction.

### .. No Great Possessions to Soft Peoples

since Scott wrote who has taught the sitter is dressed in the scarlet possible for her to carry on her so attractively to adventurous youth gown of a Doctor of Laws of McGill work qu o freely. She has one little the story and the gallantry of the past: more to the hope of the future Two years after her marriage, in I am sufficiently a believer in the myself that the arms of the strong will not again and again be required by Britain in the years that lie in front of us. Let us by all means devote every influence of which we are masters to avoid war; but do not let us be so blind to the teachings of history, as to believe that great possessions will be permitted in the future of the world to soft peoples. They never have been; they never will be. Lord Rickenhead, in Law, Life and Letters, on Sir Walter Scott. 20

A VERY great milliner in the Rue de la Paix has announced that "the little cloche" is going to triumph again. As a matter of fact, an influen tial group of Parisian elegantes has always preferred it to any other shape. The small cloche shapes of the present season, however, are not quite like their sisters of yesterday. The tittle brim is cut away to nothing at the back, for instance, and the hem of a 1928 frock will not be more "uneven" than the brim of a 1928 cloche. Nevertheless the general outline remains.

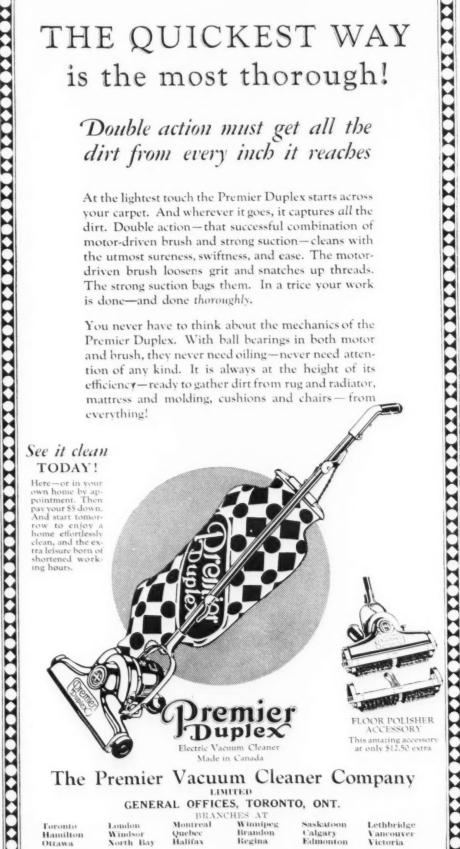


## THE QUICKEST WAY is the most thorough!

Double action must get all the dirt from every inch it reaches

At the lightest touch the Premier Duplex starts across your carpet. And wherever it goes, it captures all the dirt. Double action-that successful combination of motor-driven brush and strong suction-cleans with the utmost sureness, swiftness, and ease. The motordriven brush loosens grit and snatches up threads. The strong suction bags them. In a trice your work is done-and done thoroughly.

You never have to think about the mechanics of the Premier Duplex. With ball bearings in both motor and brush, they never need oiling-never need attention of any kind. It is always at the height of its efficiency—ready to gather dirt from rug and radiator,



Montreal Quebec Halifax

North Bay

Hamilton

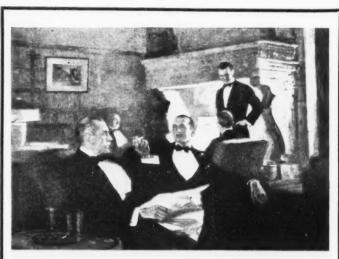


HER toiletware reveals the spark of refinement—it is Ausco. Because of its durable uniformity, you can buy part of a set today-and in four or five years, complete it with pieces to match the originals per-fectly.

CARL AUSTIN & CO., LIMITED Toronto, Canada

Sold by Good Dealers Everywhere





## Laundering as Perfect as the Most Important Occasion Demands

In preparing for special occasions, when the linens must be gleaming white and spotless, send your Dress Shirts and Col-

Years of experience and up-to-date equipment enable us to handle them perfectly. And we look after the repairing, too.

Main 7484

## **NEW METHOD LAUNDRY**

"We Know How"



The dance given by Mr. and Mrs. Mulock, of Toronto, on Friday night of last week, at Casa Loma, in honor of their débutante daughter, Miss Marjorie Mulock, was a very delightful one and most successful in every detail. There were beautiful flowers arranged most effectively, in addition to the quantities sent to the pretty débutante, and the orchestra of twelve pleces supplied music for the tireless feet of the dancers. A number of cadets from the R.M.C. were present in uniform. Sir William Mulock, grandfather of the débutante, was among the notable guests. Mrs. Mulock wore a French gown of amethyst with skirt deeply



MISS MARGARET ALLEY Daughter of Mrs. J. A. M. Alley, of Toronto, and the late Mr. Alley, and one of the season's debutantes.

—Photo by Ashley & Crippen.

comingly gowned in blue and black elate Mr. Alley, and one of the season's debutantes.

—Photo bu Ashleu & Crippen.

fringed with silver. She also wore diamonds and pearls for ornament and carried Ophella roses and illy-of-the-valley. Miss Mulock was in a French frock of gold and green with emerald diamante for decoration at the hem of the full skirt. She wore diamond earlings, a pearl neckhoe, gold shoes with diamond buckles, and carried mauve orchids and lily-of-the-valley with roses.

Mr. and Mrs. Mulock's guests included. Dr. and Mrs. Herbert Bruce, Mrs. Monk. Mr. and Mrs. Victor Cawthra, Mr. and Mrs. Auguste Bolte. Mr. and Mrs. Arthur Kirkpatrick, Colonel and Mrs. Reginal Pellatt. Mr. and Mrs. H. Smith, Miss Isobel Cocksbutt, Miss Annette Blaikle. Miss Percy Hayes, Mr. and Mrs. F. Johnston, Miss Katherine Seott, Miss Piper, Miss Constance Nanton, whose marriage took place recently in montreast of the West and were guests at the Stewart Houston, Miss Betty, Bolton, Miss Poetry Miss Constance Nanton, whose betty Southam, Miss Betty, Bolton, Miss Poetry Miss Constance Nanton, whose marriage took place recently in Mrs. Cays, and in the 8-8. Montroyal for Stewart Houston, Miss Jean Machay, Miss Margaret Daniel, and diller for Quebec, sail in the 8-8. Montroyal for Stewart Houston, Miss Betty Boldwin, Miss Constance Nanton, whose marriage took place recently in Montrea, sail in the 8-8. Montroyal for Stewart Houston, Miss Jean Machay, Miss Margaret Daniel, and dater with her brown the West and were guests at the diagnate. A step of the Miss Miss Color Miss Miss Miss Alea Goldwin, Miss Betty Boldwin, Miss Bet

Mrs. Norman Perry, of Toronto, is entertaining at a tea-dance on Saturday of this week for her daughter, Miss Stephanic Waldie, one of the season's

Mrs. F. William Doran, Valleyview Avenue, Toronto, recently gave a most delightful tea in honor of her sister-in-law, Mrs. Donald Young, formerly Miss Beatrice Allen, of Rochester, N.Y. Mrs. Doran received in a smart dress of black lace and chiffon, with rhine-stone ornament, and wore a corsage of American Beauty roses. The bride was in a dainty creation of periwinkle blue georgette with touches of salmon pink and wore a corsage bouquet of Butterfly roses and illy-of-the-valley. The living-room was bright and attractive with bronze gold chrysanthemums, while crimson cyclamen and maiden-Mrs. F. William Doran, Valleyview with bronze gold crysantenums, while crimson cyclamen and maiden-hair fern decorated the hall. The attractive dining-room was most taste-fully decorated with pink snapdragons and mignonette with delicate green and mignonette with delicates green candles. Mrs. M. A. Jeffrey and Mrs.

The following Cadets from the R.M.C., Kingston, spent from Friday to Tuesday in Toronto, Cadet Gurth O'Brien, Cadet Gobiel, Cadet Morres, Cadet G. N. Smith, Cadet H. Gordon, Cadet J. Smith, Cadet W. Gurdon, Cadet J. Burns, Cadet J. Barks, Cadet G. Blackstock, Cadet J. M. Cooper, Cadet W. N. Griffin, Cadet J. M. Cooper, Cadet W. N. Griffin, Cadet J. Spinnston, Cadet N. Kingsmill, Cadet Le Gallas, Cadet S. S. Monkhouse, Cadet O. Massie, Cadet W. Pepall, Cadet J. Pepall, Cadet Dwight Ross, Cadet M. S. Sutherland, Cadet J. Watson, Cadet J. Thrasher, Cadet A. Embree. Embree.

Mr. and Mrs. W. H. Hargrave, of Victoria, B.C., recently sailed from Quebec in the 8.8. Montroyal to spend a year abroad.

The Right Reverend the Bishop of Ontario was in Toronto for a few days last week, guest of Mrs. Charles

Major and Mrs. Fred Ney recently entertained at dinner in the vice-regal suite of the Royal Alexandra Hotel. Winnipeg, in honor of Mr. and Mrs. Archibald Flower. of Stratford-on-

## Take your party to the King Edward Hotel Supper Dance



the gayest spot in town

Here is where infectious, light-hearted jollity rules supreme—and gay good times abound. Here you can dine and dance and be merry with your own little party—amidst perfectly appointed surroundings.

And Romanelli's great new orchestra will prove a revela-ton in superb dance rhythm and incidental entertainment. Make up your party and come—to-night.

Supper Dance every night except Sunday in the Oak Room, starting 10.30 p.m., Saturday 9.30 p.m. For Reservations call Main 4600, KING EDWARD HOTEL.



### This Hair Brush Helps To Grow Hair

In the extra stiff, pure white bristles of "Keystone" Brushes lies the secret of many a beautiful head of hair.

In "Keystone" Hair Brushes the bristles are set in uneven lengths. They penetrate right through to the scalp and stimulate the hair roots to send forth a healthy, full growth.

Keystone Pearl, Jortoise Shell Trench lvory, Ebony

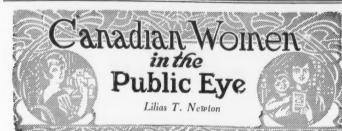
Old time flavour by old fashioned smoking



Both quality and flavour have been maintained in perfection since 1854.



MISS EILEEN CLARKSON Debutante daughter of Mr. and Mrs. Roger Clarkson, of Toronto. Miss Clarkson gave a tea for her daughter on Thursday, October 27. -Photo by J. Kennedy.



personalities, such as those of Mrs. portrait. John Savage of Montreal and the fidelity to external traits-that ex- worth while. Born in Montreal in

The fine portrait of Mrs. John with psychological insight, is Savage, who is so well known in the Mrs. Lilias Torrance Newton of social, artistic and intellectual life Montreal. One may turn to her heads of Montreal, was recently exhibited of young girls and delight in their at Gallerie Jeu de Paume, Paris, decorative effect, their beauty of and still more recently at the Inter-colour, the elusive quality of expect- national Portrait Exhibition at the ant youth that she has so subtly Art Gallery of Toronto, Ont. The conveyed, and then discover a deeper serene and gracious personality of satisfaction in her portraits of real the subject is well expressed in the painting. She did not succeed in do-

Still a young woman, Mrs. Newton



LILIAS TORRANCE NEWTON, A.R.C.A.

balances and holds in check the questionings of the intellect.

To "Denise," which was awarded Honorable Mention at the Paris tion has paid special tribute. He commends the simple and charming decorative effect achieved by a few liance or wealth of colour for his sent on an exhibition tour in the paint for herself. private collection in Omaha, Ne- young artist's life which proved to

founder and director of Lower Can- at all times has been most helpful ada College, Montreal,-in which and sympathetic and has made it gown of a Doctor of Laws of McGill University, was presented to Lower Canada College by the Old Boys' As-

cellent draughtsmanship which de- 1896, she attended Miss Edgar's and lights the craftsman and technician. Miss Cramp's school in that city, and -but the insight into character of studied art for the first years un-an artist who has in the one case der Mr. William Brymner of the fathomed the intrepid spirit and Art Association of Montreal. During fine pride of her subject, and in the that time she gave practical evidence other divined the kindly, humane of her ability by winning two scholqualities and the moral sense that arships. Then came the war, and the work she had hardly begun had to means merely a decorative artist, be abandoned. Three of her brothers but a student of human nature, with went to the Front, and with her mother the young art student fol-Salon in 1923, a critic in L'Ilustra- lowed them. With characteristic conscientiousness. she gave her youth and strength to the service of the Red Cross. At the conclusion of likened to Sir William Orpen's in colours, yellow and black, with just the war she studied painting for a the violet touch of a flower-again few months under Alfred Wolmark, proving that the genuine colourist a Russian artist who was living in is not dependent upon either bril- London. The work she did with him served to stimulate her sense of in fact has already come," says an This picture, immediately colour-always vital. She then re- art critic who knows her work well, after appearing in the Salon, was turned to Canada and started to "when to be painted by Mrs. New-

be a most happy one. This was her The life-sized portrait of C. S. marriage to Mr. Fred G. Newton. In Fosbery, Esq., LL.D., F.R.C.O., the her husband she has found one who

boy, a year and a half old. sociation in April, 1927. The picture 1923, Mrs. Newton returned to teaching of Scott to be sure that neithof this popular Headmaster now Europe and studied in Paris for four er in this world now nor hereafter, hangs in the Dining-hall of the months with Alexandre Jacovleff, the will it be an easy world to live in.



DENISE, BY LILIAS TORRANCE NEWTON, A.R.C.A. Awarded Honorable Mention at the Paris Salon in 1923.

sidered the finest draughtsman in Europe. There she developed her own draughtsmanship, the excellent drawing, based on hard work, which in itself makes a keen appeal to those who cannot be satisfied with anything that falls short of real craftsmanship. She has gone to Paris, indeed, solely with the idea of improving her drawing, and she was fortunate enough to get into the small class of the famous Russian artist,-a class which was discontinued a few months later. In this class she stopped painting altogether and worked for hours every day making large chalk drawings from life and developing a new technique and a better understanding of construction, which later she was able to incorporate into her ing this, however, without some difficulty, as at first it seemed necessary Headmaster of Lower Canada Col- has achieved in her relatively short to lose certain qualities of freshness In these one finds not only artistic career work that is eminently and spontaneity in order to arrive at greater solidity. The convas "Anna", now in the National Gallery at Ottawa, was the first one painted after her return, and with its more sombre colour scheme and more subtle characterization, it shows the

SATURDAY NIGHT — "The Paper Worth While"

change in her work at this period. In 1925 Mrs. Newton exhibited at the Panama Pacific Exhibition at Los Angeles where her "Yvonne" was awarded Honorable Mention and purchased for the permanent collection of the Los Angeles Museum. The Los Angeles Times calls this "a modern piece of vital figure paint-

Three pictures by Mrs. Newton are in the National Gallery at Ottawa,—"Nonnie," "The Little Sisters" and "Anna." The two first convasses were bought by the Gallery in 1921 and 1922. "Anna" was exhibited at the Wembley Exhibition and bought after its return to Canada. In the Montreal Gazette of April, 1921, "Nonnie" is characterized as "a work of unusual promise" and "one of the best paintings shown by the younger painters." girl's head," says the critic, "possesses character, and a gorgeous red coat is the dominant color note, against a simply-indicated land-"The Little scape background." Sisters" is a picture of two small girls in faded pink dresses, who seem, as a critic expresses it, "to be sitting on the front edge of the frame ready to jump into your

In 1923 Mrs. Newton was elected an Associate of the Royal Canadian Academy. At the time of her election she was the youngest member of the Academy.

It is the successful combination of qualities in Mrs. Newton's work that makes it outstanding. She is not only a fine draughtsman, with a keen sense of form and line, but a charming decorative effects by simple means. And she is by no an insight which has left its impress upon some of her fine portraits,-portraits that are a genuine contribution to the world's gallery of personalities. Her work has been England. Like him, she has Style, and she faithfully records what she

"The time will come in Canadaton will be a distinction.

### No Great Possessions to Soft Peoples

I AM sure there has been no poet since Scott wrote who has taught the sitter is dressed in the scarlet possible for her to carry on her so attractively to adventurous youth work quite freely. She has one little the story and the gallantry of the past; more to the hope of the future. Two years after her marriage, in I am sufficiently a believer in the famous Russian artist, who is con- I have never been able to persuade myself that the arms of the strong will not again and again be required by Britain in the years that lie in front of us. Let us by all means devote every influence of which we are masters to avoid war: but do not let us be so blind to the teachings of history, as to believe that great possessions will be permitted in the future of the world to soft peoples. They never have been; they never will be.-Lord Birkenhead, in Law, Life and Letters, on Sir Walter Scott.

> 00 A VERY great milliner in the Rue de la Paix has announced that "the little cloche" is going to triumph again. As a matter of fact, an influential group of Parisian élégantes has always preferred it to any other shape. The small cloche shapes of the present season, however, are not quite like their sisters of yesterday. The little brim is cut away to nothing at the back, for instance, and the hem of a 1928 frock will not be more "uneven" than the brim of a 1928 cloche. Nevertheless the general out-



## THE QUICKEST WAY is the most thorough!

Double action must get all the dirt from every inch it reaches

At the lightest touch the Premier Duplex starts across your carpet. And wherever it goes, it captures all the dirt. Double action-that successful combination of motor-driven brush and strong suction-cleans with the utmost sureness, swiftness, and ease. The motordriven brush loosens grit and snatches up threads. The strong suction bags them. In a trice your work is done-and done thoroughly.

You never have to think about the mechanics of the Premier Duplex. With ball bearings in both motor and brush, they never need oiling-never need attention of any kind. It is always at the height of its efficiency—ready to gather dirt from rug and radiator, mattress and molding, cushions and chairs-from



## TAVANNES WATCHES - right with the Sun

Dainty models to intrigue feminine fancy in a wide range of fashionable styles.

> Unfailing accuracy is never sacrificed to beauty.

> > Prices from \$25.00



The "Patsy" Model



Captain and Mrs. T. T. McG. Stoker. Captain and Mrs. T. T. McG. Stoker. of Montreal, entertained at luncheon on Tuesday of last week for Rev. Canon A. P. Gower-Rees, the new rector of St. George's Church, and Mrs. Gower-Rees. The guests included the Bishop of Montreal and Mrs. Farthing, the Rev. Dr. G. H. Donald and Mrs. Donald, Mr. Justice Greenshields and Mrs. Greenshields, Mrs. Campbell Howard and Mr. A. D. Braithwaite.

Lady Turner, Miss Evelyn Turner, and Lady Turner's niece, Miss Helen Meredith, are again in Quebec from

The United States Minister and Mrs. Villiam Phillips entertained at dinner

Erskine, of Quebec, were in Ottawa for a day, and lunched with the Governor-General and Lady Willingdon at Rideau Hall.

Mr. and Mrs. John Bassett, of Ottawa, who are going to reside in Montreal, were guests of honor, at a dinner given by the members of the Country Club, at the Club on Thursday night of last week.

Mr. and Mrs. R. J. Cromie, of Vancouver, are on a visit of a couple of weeks in the East, and will be in Toronto, Ottawa and Montreal. Mrs. Cromle is one of Vancouver's well-known hostesses, and at her residence.

The bridge players included Mrs.
Anglin, Miss Phylis Barker, Mrs.
Harold G. Wood, Mrs. Charles Cleather.
Mrs. W. Arthur I. Anglin, Mrs. Cecil
F. West, Mrs. Wallace Alward, Mrs.
James R. Curry, Mrs. R. Penniston
Starr, Mrs. Charles M. Bostwick, Jr..
Mrs. MacGregor Grant, Miss Audrey
McLeod, Miss Barbara Jack, Miss Margaret Tilley, Miss Hortense Maher,
Miss Kathleen Sturdee, Miss Constance
White, Miss Elizabeth Foster, Miss
Betty Thomson, Miss Elizabeth Arm-White, Miss Elizabeth Foster, Miss Betty Thomson, Miss Elizabeth Armstrong, Miss Jean Angus, Miss Rachel Armstrong, Miss Frances Robinson and Miss Eleanor Angus. For tea, the guests were Miss Alice Tilley, Miss Ruth Robinson, Miss Frances Gilbert. Miss Peggy Jones, Miss Frances Frith and Miss Elise Gilbert.

Mrs. Horace I. Enman entertained at an enjoyable bridge party on Tuesday at her residence in Carleton Street, Saint John, in honor of Mrs. Donald E. Phin, of Welland, Ontario, who has been visiting her grandmother, Mrs. James Lindsay Dunn, in Saint John Lovely and brilliant decorations. John. Lovely and brilliant decorations of autumn flowers were noted in the pretty drawing-room, where cards were played at four tables. The prizes were won by Mrs. Phin, Mrs. Victor D. Davidson, Mrs. Harold G. Wood and Mrs. Kettle Jones. Tea was served at Davidson, Mrs. Harold G. Wood and Mrs. Keltie Jones. Tea was served at five o'clock and the table decorations, consisting of yellow "muns" and pink daisies, pink candles in silver candlesticks, were most effective and charming. Mrs. D. W. Ledingham presided over the tea table.

Mrs. Louis Barker and her daughter, Miss Phylis Barker, of Montreal, are guests of Mrs. Percy Thomson at her residence, "Shadow Lawn," Rothsay. residence. Successive New Brunswick.

Mrs. E. Atherton Smith, of Saint Mrs. E. Atherton Smith, of Saint Andrews and Saint John, has engaged a suite at the Admiral Beatty Hotel, Saint John, for the winter, and expects to occupy it about November the tenth. Mrs. Smith has recently been elected President of the Women's Canadian Clab in the latter election. Club in the latter city

20 An Interesting Anniversary

HOSTS of people in Canada will welcome the opportunity, this month, of showering upon Mr. and Mrs. William Southam, felicitations and congratulations. These citizens of Hamilton, who by their great-heartedness and genuine goodness, have won. for themselves, thousands of admiring friends, and who, through their faith in Canada as the Land of Opportunity, have been the builders of an honorable name, an immense publishing business that stretches from sea to sea, and a considerable fortune, will, on November 20th, celebrate the diamond jubilee of their wedding Sixty years ago, in the Anglican church, London, Miss Wilson Me-Neilage Mills, daughter of James Mills, Esq., was married to Mr. William Southam-then a young man of twenty-four years of age—son of the late Mr. William Southam and Mrs. Mercy Southam. Ten years later, when Mr. Southam with William Carey became joint-owners of "The Spectator," Mr. and Mrs. Southam took up their residence in Hamilton.

and there, they have since lived. Their home was blessed with seven children, and to-day, the name of Southam stands on the honor roll of Canada. The youngest son, Major Gordon Southam, who was one of the most beloved officers in the C.E.F., gave his life on the Fields of Flanders, the other sons and their families hold high places in the financial and business world of the ilton Spectator," "Ottawa Citizen," "Calgary Herald," "Winnipeg Tribune," "Edmonton Journal," "Vancouver Province," and the Southam Press, Montreal and Toronto. Mr. Southam has also a large interest in the London "Free Press," the paper, where as a lad of twelve, he got his first whiff of that fascinating aroma, "printers'

To know either Mr. or Mrs. Southam is to love them. Courage and faith are inherent qualities of each, and their very presence is a benediction and inspiration. Mr. Southam is a firm believer in the efficacy of hard work as a panacea for hard times. In this Mrs. Southam concurs with her husband, and in the early years of their married life she adopted the motto, "Keep busy." How busy she has been able to keep these upon whom she lavished her mother love and the charities, public institutions. and the multitude who have enjoyed the largess of her benevolence know. Her husband willingly acknowledges that without her he could have done little, and to her as co-partner he attributes the greater share of the credit for the joy, happiness and success that has been woven, as a

beautiful tapestry, into his life. Six decades have left Mr. and Mrs. Southam in possession of the gladness that comes of lives well lived. Verily their children, grand-children and great-grandchildren may rise up and call them blessed.

## The New Gloves

THE gauntlet glove of to-day is a delightfully frivolous affair. But then its frivolity is controlled by an unwritten law which decides that it must be worn with a notably simple frock or coat. Some of the more exotic

The Dilatory Bride It wasn't the bride's fault that she was fifteen minutes late in arriving at the altar. It was the fault of her bracelet watch, the gift of the groom, which skipped a quarter hour in the excitement of the occasion. How much better had the groom purchased his gift at Ryrie-Birks! For a Ryrie-Birks watch is dependable at every crisis. It does not yield to the excitement of the moment. The most dramatic circumstance in the world cannot make it miss a single beat. It holds its steady course and performs its faithful service through all the occasions of life and death. Ryrie-Birks DIAMOND MERCHANTS YONGE AND TEMPERANCE TORONTO 18k white gold hand-engraved case, of exceedingly fine workmanship, fitted with Ryrie-Birks fine 17-jewel movement, \$60.00.



Friendship, like love is destroyed by long absence.

MOST of us have a friend or loved one to whom a word of remembrance would mean so much bridge the gap occasionally with a personal letter - your message is conveyed in privacy — read only by the recipient when the envelope seal is broken.

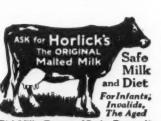
Cameo Vellum Writing Paper is made in correct sizes for every occasion. It is immaculate in its whiteness. Club size for gentlemen.

## (AMEO

Barber-Ellis

Makers of Fine Stationery since 1876 Toronto Montreal Brantford

Winnipeg Calgary Vancouver



Rich Milk—Extract of Grain. Prepareis at home, for all members of the family, by briskly stirring the powder in hot or cold water, no cooking. Use any time, when faint or hungry. A hot cupful, or extissing induces refreshing also.



on Tuesday night of last week in honor of the Prime Minister, the Rt. Hon. W. L. Mackenzie King. The guests included, the Minister of Railways and Canals and Mrs. C. A. Dunning, the Minister of National Defence and Mrs. J. L. Ralston, the Chief Justice of Canada and Mrs. F. A. Anglin, Commodore and Mrs. Hose, Lady Pope, the Hon. Martin Burrell and Mrs. Burrell, Colonel and Mrs. George P. Murphy, Major and Mrs. H. Willis O'Connor, Mr. and Mrs. J. F. Crowdy, Colonel and Mrs. J. F. Crowdy, Colonel and Mrs. Henry C. Osborne, Mr. and Mrs. Paterson, Mr. and Mrs. Norman Wilson, Mrs. D'Arcy Scott, Mr. Harry Baldwin and Miss Baldwin, Mr. Jean Desy, Mr. Frederic R. Dolbeare, Counsellor of the Legation, and Mr. H. Dorsey Newson. Secretary of the Legation.

Miss H. Margaret Campbell, of Barat Road, Montreal, entertained at tea last Thursday afternoon in honor of Miss Joana Mallison and some of the seas-on's debutantes. The tea table, done with bronze chrysanthemums, was in charge of Miss Elizabeth Mallison and Miss Ruth Wilson. Miss Kathleen Buchanan served the Iccs. Assisting in the tear-room were, Miss Barbara Hen-derson, Miss Lucille Pacaud, Miss Betty Stroud. Miss Ethel Lamplough, Miss Peggy Fairman and Miss Marion 4 1 4

MIss Miriam Ryan is again ir Montreal after visiting Miss Yvette Mc Kenna at Spencerwood, Quebec,

Mrs. F. P. Bachanan, Cote St. Antoine Road, Montreal, has been recently spending a few days in New York.

Mr. Crathern McArthur is again in Montreal, after a three weeks' sojourn at Lake Placid in the Adirondacks.

Mrs. Howard Pillow, of Montreal, has changed the date of her dance at the Ritz Carlton, in honor of her debutante daughter, Miss Marguerite Pillow, from Friday evening, December 2, to Wednesday evening, December 7.

Mr. and Mrs. Ross Malcolm, the latter formerly Miss Bernice de Pencier, who recently returned to Montreal, are residing at the Mount Royal.

Mrs. D. Forbes Angus, of Montreal. Mrs. D. Forbes Angus, of Montreat. centertained at a dinner party and subsequent dance on Tuesday night of last week in honor of Viscountess Hardinge and the Hon. Ruby Hardinge. The Viscountess and her daughter sailed on Friday for England, and while in Quebec were the guests of the Lieutenant-Governor and Mrs. Frank McKenna at Specerwood.

Lady Fiset and her two daughters, the Misses Alleyn and Gabrielle Fiset, of Rimouski, have been visiting in Quebec, guests at the Chateau

entertained on Tuesday afternoon of this week at tea in honor of the bride-elect, Miss Elaine Gilmour. Mrs. Sidney Dawes, of Montreal, recently spent a few days in New York.

Mrs. John Redpath, of Montreal.

Sir Herbert and Lady Ames are residing in Boston for the winter,

Miss Magdeleine Hebert, of Montreal, has recently been spending a few days in Quebec, guest of Dr. and Mrs. Cornect Garneau.

Lieut.-Colonel W. H. Hagarty, of the Royal Canadian Horse Artillery, King-ston, spent a recent week-end in Ottawa, the guest of Major and Mrs. G. A. Holland. Colonel and Mrs. Reginald Beckett,

of Quebec, were recently in Ottawa. guests of Mrs. Beckett's father, Dr. Montizambert.

Mrs. M. Burkwell is again in Quebec after spending the summer in London, England, with her daughter, Mrs. Lucien Pacaud.

Colonel and Mrs. Logie Armstrong, of Ottawa, who were guests at the Wilkes-MacKenzie wedding in Montreil, are again in Ottawa.

Sir Charles and Lady Kingsmill, and Ink." Miss Diana Kingsmill are again at Ballybeg, Rockeliffe, Ottawa, from their summer residence at Portland on the

\* \* \* Miss Patricia Dawes and Miss Margaret Dawes, of Pine Avenue West, Montreal, sailed on Friday, November 11, in the S.S. Montrose for England. They are cu route to Paris to continue They are their studies.

Lady Allan, of Montreal, entertained at dinner on Wednesday night of last week, when Mrs. Heubach, of Winni-peg, was her guest of honor.

Lady Williams-Taylor, of Montreal. entertained at luncheou on Wednesday of last week for Lady Allan, who will spend the winter in California.

Miss Edith Davies and her niece, Miss Dorothy Hartney, are again in Ottawa from their summer place on the St. Lawrence.

In honor of her daughter, Mrs. Gerald G. Anglin, and Miss Phylis Barker, of Montreal, Mrs. James Lupton McAvity entertained at a delightful bridge on Friday afternoon at her residence in Hazen Street, Saint John. branches of pine and orange lantern flowers were everywhere in evidence in the drawing-room symbolic of the Hallowe'en season, and cards were played at six tables, each table having played at six tables, each table having black cats, etc., score cards and favors. Tea was served at five o'clock. Mrs. McAvity presided over the tea table, which was prettily decorated with yellow and white mums. Those who assisted with the refreshments were, Miss Jean Angus, Miss Elizabeth Armstrong, Miss Betty Thomson, Miss Peggy Jones, and Miss Viola McAvity.

HISCOTT INSTITUTE LTD. 61F COLLEGE ST. TORONTO 2.

Superfluous Hair, Warts and Moles
Permanently Removed by Electrolysis
There is no other PERMANENT way. Write or
for particulars of our method.

Write for Booklet "X" FREE.

the Way to Have a

4EE

Lovely Skin



gauntlets are as elaborate as certain serge. A similar glove in black kid museum specimens which date from had the gauntlet decorated with ivy the days of Catherine de Melici.

beige suède embroidered on the gauntlet is turned back. gauntlet with fine brown wool and destined to be worn with a severely plain tailor-made of brown diagonal cles

leaves worked in green silks and For instance, a gauntlet glove of silver threads, a lining of dark green "Three Musketeers" design made of suede making itself felt when the wide

A lie never lives to be old .- Sopho-